# WHICH?

FULL OF GOOD SUGGESTIONS

MARCH 2001

# Natural remedies

## ARE THEY SAFE? DO THEY WORK?

## Wap phones

LATEST WAP MOBILES ON TEST

## E-supermarkets

TIME TO SWAP THE BASKET FOR THE NET?

## Pensions

STAKEHOLDER ANSWERS

www.which.net

# Shock, horror...good news about pensions and current accounts

It's great to be able to report good news, especially about financial products which so often come with bad news built in. And next month's launch of stakeholder pensions is good news indeed.

When the government announced its plans for stakeholder schemes in December 1998, it had a dramatic effect on the industry. A year later, we looked at 60 personal pensions that had been available before the government's announcement and were still on the market. By 1999, almost 50 had lower charges and about half had become more flexible.

Let's hope that the formal introduction of stakeholder pensions will mean that high-charging policies that penalise customers if they reduce their payments or switch funds are well and truly a thing of the past.

There's also good news from our latest survey of current accounts. Internet banking has brought a new breed of competitive account, which is yet another reason to switch from Barclays and Lloyds TSB which pay miserable rates if you're in credit, are among the most expensive if you go overdrawn and, with NatWest, received the worst ratings in our member satisfaction survey.

If you're concerned about internet banking fraud, check our report on online security. Banks, along with other online traders, could often do more to reassure their customers. But there are many steps you can take to minimise the potential risks.

Helen Parker

Editor
**Helen Parker**


**WHICH?** is published by Consumers' Association – campaigning for all consumers

**www.which.net**

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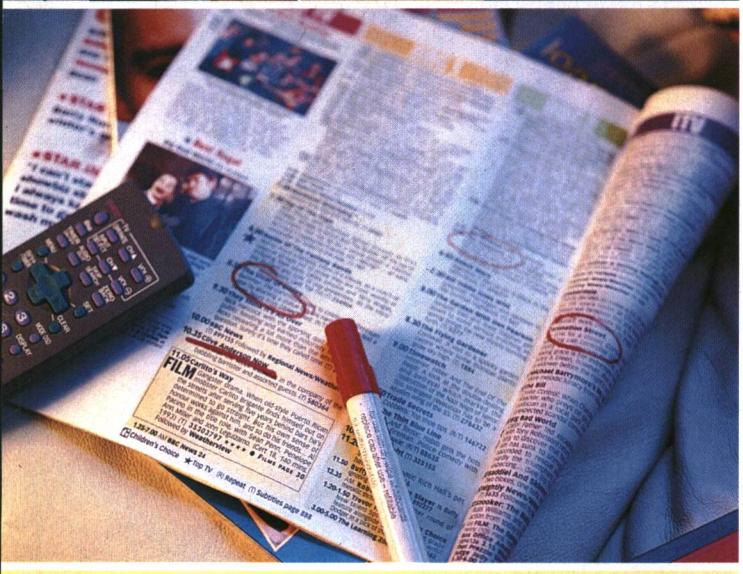
*Jon Dunning hands out advice on laptops – p36*

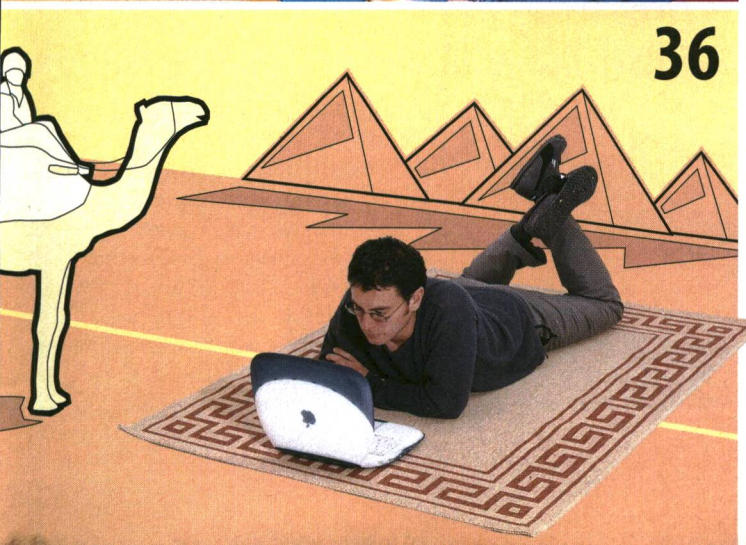
*Amanda Bristow answers questions on food – p54*

# contents

Cover MANDY PRITTY

MARCH 2001






## News


**04 INSIDE STORY** Join our campaign against rip-off packaging, the solicitor who duped an OAP, and more

**09 CHICKENS** Why they remain a food poisoning risk

**12 ALL CHANGE** We assess HomeChoice's TV service


## Choosing & using


**06 COMPLAINTS HANDLING** How to get your voice heard – and who's best at listening

**16 WAP PHONES** 12 Wap-compatible phones on test

**21 STAKEHOLDER PENSIONS** Freedom at last from the high charges and inflexibility of personal pensions

**24 VIDEO RECORDERS** Despite the imminent release of DVD recorders, there's still plenty of life in VCRs

**28 COUNTRY PUBS** A selection of top British pubs

**30 NATURAL REMEDIES** Do they work and are they safe?

**36 LAPTOP COMPUTERS** Most are fast and powerful enough to be an alternative to a PC. We find the best

**41 ONLINE SECURITY** The fear of fraud scares off many online shoppers. But are the fears unfounded?

**44 CURRENT ACCOUNTS** Best Buys from 52 accounts

**46 ONLINE SUPERMARKETS** Having groceries delivered is great in theory, but the reality can be frustrating

**49 CHILEAN RED WINE** We taste 25 costing less than £7

**50 KETTLES** Ten top-selling cordless jug kettles on test


## Expert help


**34 MAKEOVER** Expert tips to sell your house faster

**52 STEP-BY-STEP GUIDE** Household auctions

**54 ASK THE EXPERTS** Your questions on food issues


## Regulars


**56 SAVINGS MONITOR** Best Buys for your savings

**58 MEMBER BENEFITS** Get more from your subscription

**59 CONTACTS A TO Z** Save time when shopping around

**60 BRIEF CASES** Two cases from our lawyers' files

# insidestory

Consumer stories that make a difference

## Gap in dental service

The experience of a *Which?* researcher has highlighted a gap in out-of-hours NHS dental care – one which depends on your postcode.

After Melanie Green fell and knocked her two front teeth on a Monday night, paramedics advised her to seek emergency treatment. Mel started by ringing her own dentist at 11pm, but she couldn't reach him. She then rang dentists, local hospitals and her health authority (HA) in vain.

Melanie Green

We contacted her HA, Bromley. It said it expected all NHS dentists in Bromley to arrange emergency weeknight cover for registered patients – all night – and wrote to remind them. The HA operates an emergency rota at weekends.

We also contacted five other HAs – covering Cardiff, Glasgow, Leeds, Somerset and south Cheshire – to ask about local cover. It emerged that it is the decision of individual dentists whether or not to provide all-night cover (by themselves or through a rota) for registered patients – some dentists might end it at, say, 11pm. Also, in some areas, non-registered patients have no out-of-hours cover.

The government admits services are 'patchy' but plans to make them more consistent and accessible.

## Packaging rip-offs – let's fight back

Can you tell which of these bottles holds more? Not if you're anything like scores of consumers in a recent survey.

Faced with a similar dilemma, 94 per cent of 230 shoppers who examined three bottles containing different amounts of aromatherapy oil failed to pick the one that contained the most. More than half of them also failed to rank six pots of fish food in order of most to least – even though the weight was written on each pot.

The research by the Manchester School of Management, published in Consumers' Association's policy journal, *Consumer Policy Review*, says shoppers often ignore labels that show the weight of a product and rely instead on the look of the package. This leaves them vulnerable to the padding and puffing tactics of some manufacturers.

But this month we want you to help us burst packaging puff. We'd like you to send us examples of packaging that you consider to be deceptive – either because the packet made the contents seem more than they were, or because the manufacturer reduced the weight but not the price of the product. We'll put the worst ones in a rogues' gallery.

Easter eggs are among the worst offenders for padding. This month many shoppers will be scratching their head in front of rows of chocolate eggs as they try to size up how much air and cardboard they're about to buy.

Equally infamous are the down-sizers who want to sell you less for more (or for the same price). Walkers, for instance, came in for criticism when it cut the weight of the packets of crisps in

## Lives snuffed out by candles

A soaring toll of injuries and deaths from candle-related fires highlighted by Consumers' Association (CA) has prompted a government warning.

Candle sales have virtually doubled in the last five years, as more consumers discovered the joys of soft 'mood' lighting extolled by interior designers. It's now estimated that we burn a billion candles in the UK every year. However, as sales have leapt, so have the numbers of people killed or injured in house fires sparked by candles.

Just before Christmas, a candle left on a TV was blamed for a house fire in Sidmouth, Devon, in which two people died. Following recent CA research into the size of the problem, the government issued a warning.

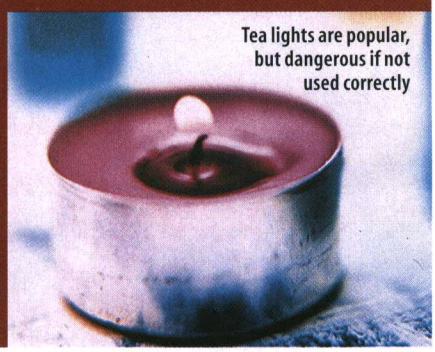
The CA report, commissioned by the Home Office and Department of Trade and Industry (DTI), reveals there were 1,752 candle fires in 1998; 11 people died and 772 were injured. In 1999, candles were blamed for 2,000 UK house fires, which killed 19 and injured more than 800. At the current rate of increase, the report predicts the toll could rise to 3,000 fires a year within the next five years.

Home Office minister Mike O'Brien, responsible for the Fire Service, said: 'People need to wake up to the danger caused by candles, or some day they may not wake up at all.'

The fires often start in a living room or bedroom, and often because people leave the candle unattended, or fall asleep with the flame still burning.

Tea lights were singled out as a particular worry since they're widely regarded as safe. Because they come in their own holder, they're often used without any other stand, but the base can get dangerously hot.

The DTI advises never leaving a candle unattended; always using a proper holder, on a heat-resistant surface and away from curtains, furniture and other flammable materials.



Tea lights are popular, but dangerous if not used correctly

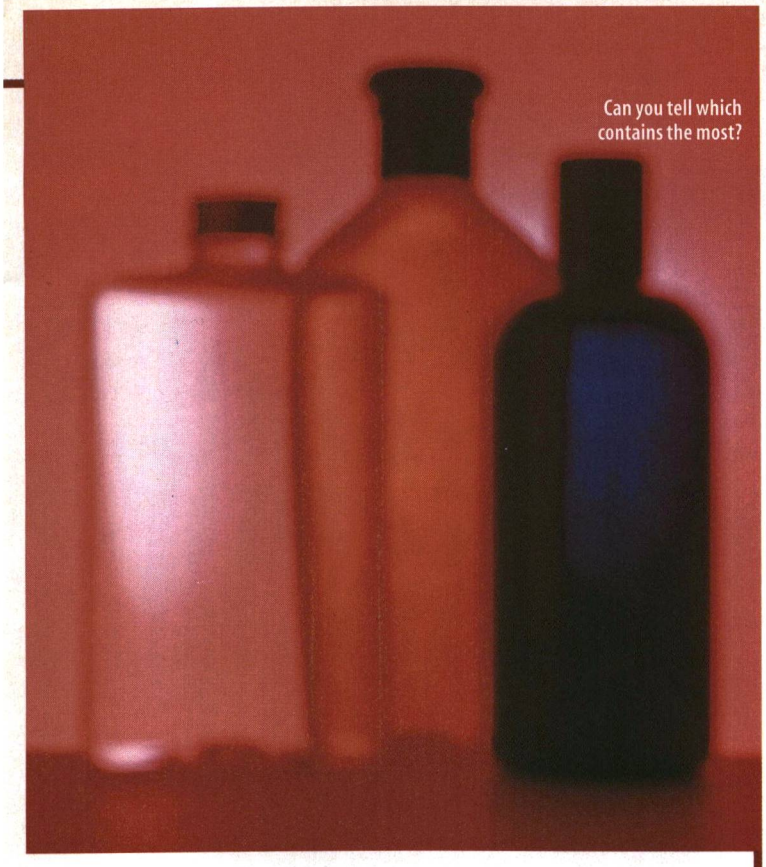
## Solicitor who du

A solicitor has been struck off after he betrayed an 89-year-old widow with dementia by buying overpriced flats in her name – from his own son.

And officials at the Court of Protection which oversees the interests of mentally incapable people in England and Wales, say cases where an enduring power of attorney is abused, as happened here, are rife. Each year, 13,000 powers are registered at the court. Denzil Lush, Master of the Court, estimates that one in eight attorneys may abuse these powers to varying degrees – and it usually goes undetected.

Constance Lightfoot had given Derek Arthur Sparrow, 69, a solicitor who practised in Bognor Regis, West Sussex, power of attorney over her

PHOTOGRAPHY JOHN TRENHOLM, HOWARD TALBOT, JONNY THOMPSON, IMAGE BANK



Can you tell which contains the most?

its multipacks from 28g to 25g, but left the price the same.

Part of the problem with packaging is that there are no rules for how much 'slack' is allowed. Also, the quantity can be written anywhere on the pack, so it can be hidden away.

The Department of Trade and Industry, which funded the study, is among several organisations across Europe lobbying the European Commission to tighten rules to solve these problems. There could be changes next year.

In the meantime, please send your packaging examples to Dept LE at our Hertford address on p58.

*Answer: They all contain the same amount – 250ml.*

# ped pensioner is struck off

affairs when she developed dementia in 1989. He abused this by buying three flats for £104,000 – later sold for £61,000 – from one of his sons, Roger, the day before Mrs Lightfoot died.

The deal in 1993 almost deprived Mrs Lightfoot's family of thousands of pounds. It could have gone unnoticed but for scrutiny by Barclays Bank Trust Company, the executor of her will, which was suspicious about the price.

The company recovered £63,000, including costs and interest, from the solicitors' indemnity fund and reported the case to the profession's watchdog, the Office for the Supervision of Solicitors. Derek Sparrow was struck off last October; the findings of his case were released last month. The hearing heard he was acting as a consultant to Harrops in Oxted, Surrey.

Martyn Frost, of Barclays Bank Trust Company, says that financial abuse of the elderly is increasing. His advice is to choose an attorney from a reputable trust company or the Society of Trust and Estate Practitioners (Step).

We think a good safeguard is to appoint a family member jointly with a solicitor, or ask to see accounts every six months.

From next month a new law will enable people in Scotland to create a continuing power of attorney for property and finance and to appoint a welfare attorney for personal care issues. Step can be contacted on 020 7839 3886.

# Not so special delivery

Bunglers at Royal Mail botched Sylvia Silcock's special delivery, and then botched her paltry compensation, too.

Sylvia, from Lancaster, paid £3.50 to ensure next-day delivery to her broker of an Isa application. He was to send it on to meet a deadline.

But the 'guarantee' of delivery next day – Friday – by noon rang hollow when the letter failed to arrive until Monday.

Sylvia's husband, Norman, sent Royal Mail a claim for compensation. A cheque arrived, but for a Mr Filcock – and for just £3.50, which was the price of the service. Eventually, he received a cheque correctly made out, but although the Isa made the deadline, Norman and Sylvia were unhappy that compensation amounted to 'free second-class delivery'.

The back of the special delivery slip says you'll get your money back if the item's delivered late. It costs extra to get 'consequential loss' compensation, which would allow you to claim if late delivery results in financial loss.

Royal Mail said: 'We have apologised to Mr Silcock. There are different services available for sending important documents and customers can get advice from counter staff about the most appropriate one to use.'

Sylvia Silcock felt that Royal Mail's special delivery failed to live up to its name

# campaign update

● We're delighted that the dodgy doorstep-selling tactics of some Npower agents have invoked the wrath of energy watchdog Ofgem.

We exposed Npower's poor track record last November. Two of its agents even visited our London office and tried dubious ploys to get Consumers' Association to switch supplier. We reported them to Npower and to Ofgem, which has now set up monitoring to ensure the company cleans up its act.

● **Claims that two drinks had special benefits have finally been slapped down by the Advertising Standards Authority (ASA). The last straw for Ribena Toothkind came when the High Court upheld the ASA's view that it was misleading to imply the drink actively benefited teeth. *Which?* has repeatedly criticised this drink, and Red Bull. Ads in 1997 said Red Bull boosted your reaction time, concentration, and endurance – but a three-year inquiry has found the makers hadn't proved the claims.**

● People who've retired by October 2002 will keep the right to inherit a full pension under the State Earnings Related Pensions Scheme. We're delighted by this move, which we've called for.

# I wish to register a complaint ...

**Whether you're unhappy with your bus service, phone line, bin collection or even a dead parrot, it takes effort to make a complaint. But does it do any good?**

At one time or another, most of us have probably felt unhappy with the service we've received from a company. But how many of us go on to complain? What do people complain about? How do we complain? And does it do any good?

In January, we surveyed almost 2,000 people to find out. We asked if they were a user of a particular sector and, if so, whether they'd had cause to complain in the last 12 months. Importantly, we asked what happened with their complaint. We asked about 14 key services. These are listed in the top table, opposite, which shows what percentage of users felt unhappy about particular services.

## COMPLAINT LEVELS

Over a quarter of the people we surveyed said they'd had cause to complain at least once about one of the services.

Rail companies top our list – perhaps understandably given the severe disruption and ongoing delays caused by Railtrack's emergency engineering work. Banks and building societies were next, followed by local authorities. Water companies and central government gave the fewest grounds for complaint among our list.

Lack of service was the biggest single cause of complaint among disgruntled rail and bus passengers and among people using local authority services and fixed line phones. Billing and payment problems was the main complaint about energy suppliers. For the others, service quality was the major problem. However, this may be the tip of the iceberg. Users often have a low expectation of some services, for example trains, and don't think poor service warrants a complaint.

In other sectors, consumers don't realise they've received poor service. Last year, an Office of Fair Trading report into garages showed that people couldn't tell whether they'd received a satisfactory service and so didn't know that they should complain. Our research showed that a large proportion of garages and

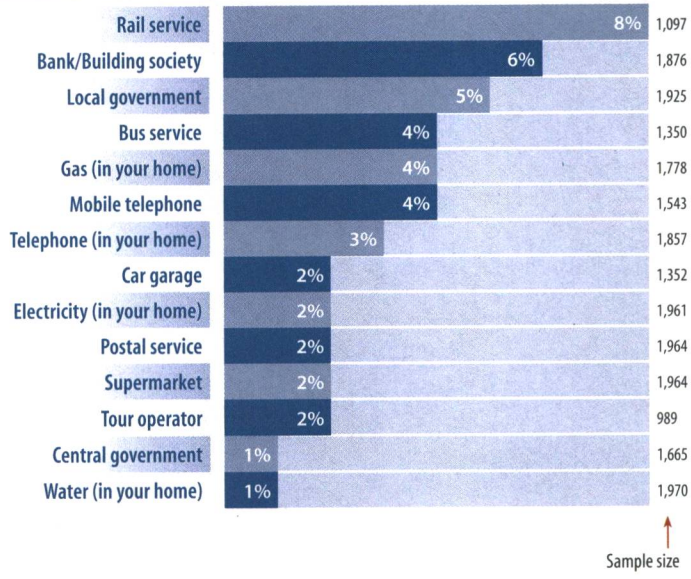
PHOTOGRAPHY RONALD GRANT ARCHIVE

## COMPLAINTS

### Our survey

We surveyed 1,975 adults between 5 and 11 January this year. The results show the percentage of service users who said they had cause to complain in the last 12 months.

For some sectors, garages, tour operators, postal services, central government and water companies, the number of respondents was too low to give further analysis.




fast-fit centres routinely recommend unnecessary work – which most of us wouldn't recognise. So complaints can't be relied on as the sole indicator of service quality.

### THERE'S NO POINT

About 12 per cent of people thought they had cause for complaint, but didn't go on to make one. Among the reasons given by this group, by far the most common (42 per cent), was that 'it wouldn't change anything'. People also said they were 'too busy' or 'they didn't think it was important enough'.

Rail and bus services stood out here – less than two thirds of people who thought they should complain did so.

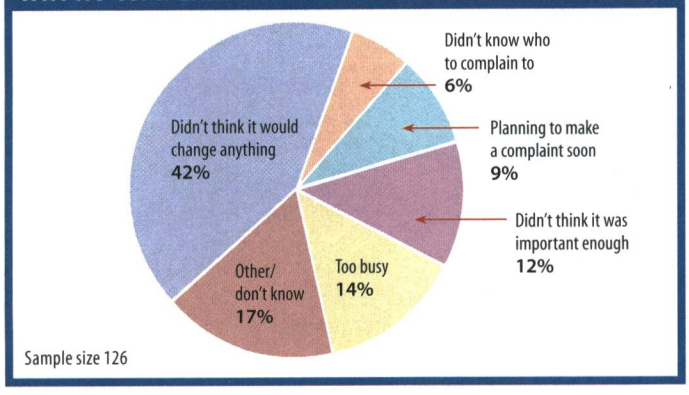
Also we have found in the past that consumers are often put off by lengthy complaints procedures. In 'Lenders who may leave you in debt', *Which?*, July 2000, p6, we found that only 9 per cent of people with an unresolved financial complaint take it to the ombudsman.

People still prefer to talk to someone, either by phone or in person, when they have a grievance. But there were big differences between services. For the utilities and phone companies, the vast majority lodged their complaints by phone – showing that people do use publicised customer service phone numbers. Over half of rail passengers preferred to complain by letter, perhaps, because, there's often no one in authority available to complain to at the time. And three quarters of people complaining about supermarkets did so in person – taking advantage of customer service desks in most stores.

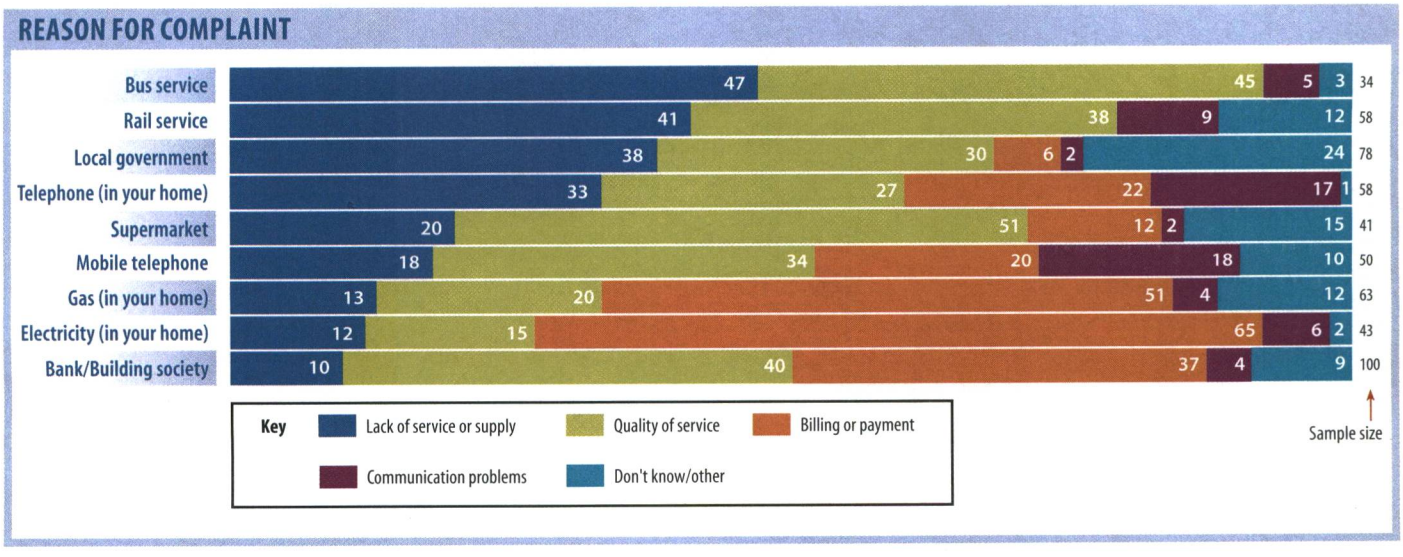
### SUCCESS?

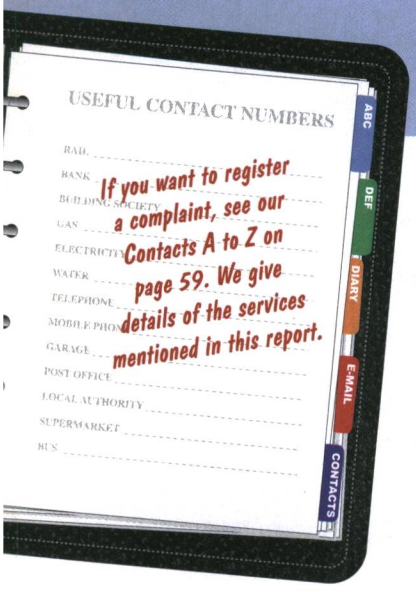
Just over half of all complaints were successfully resolved. People were unhappy with the result of more than a quarter of their grievances, while a fifth were still unresolved. Again, there were very big differences between the services – see the table on p8. At the top came mobile phone companies, and banks and building societies were also good. Bus and rail customers were the least happy. Local authorities appeared to be the slowest at resolving problems.

## WHY NO COMPLAINT WAS MADE




## REASON FOR COMPLAINT






If you want to register a complaint, see our Contacts A to Z on page 59. We give details of the services mentioned in this report.

## HOW TO COMPLAIN

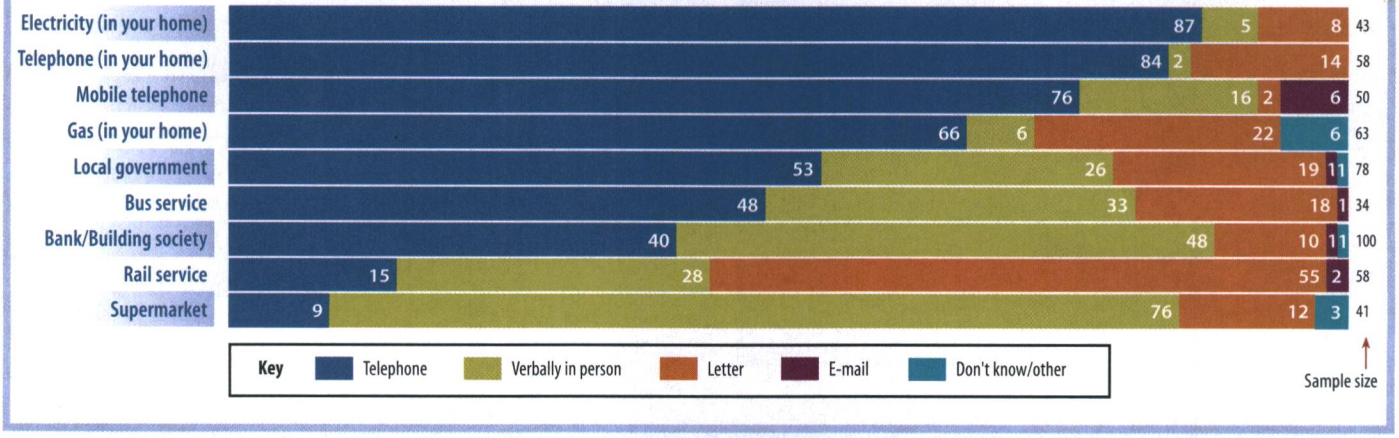
If you want to complain about goods or services, use our tips below to help get it quickly resolved.

- **Complain as soon as you can.**
- Complain to someone in authority, such as the manager, so they can make a decision about the problem.
- **Keep a record of what's said, including dates and times and, if possible, the name of anyone you speak to.**
- Unless it's quickly resolved, send a letter of complaint, preferably by recorded delivery or registered post – so you have evidence they received it.
- **Keep any complaints concise, just state the nature of the problem, what redress you're seeking and a deadline for a response.**
- Be persistent, don't be fobbed off.
- **Be reasonable when considering an offer.**
- Follow any complaints procedure the company may have.
- **If a company or service provider doesn't resolve your complaint, take it to an ombudsman or regulator, if there is one, or try your local trading standards department. In almost all cases go to the company first. In some cases you might need to go to an appropriate body as well, for instance your local environmental health department with a food hygiene issue.**
- If all else fails, consider formal legal action.

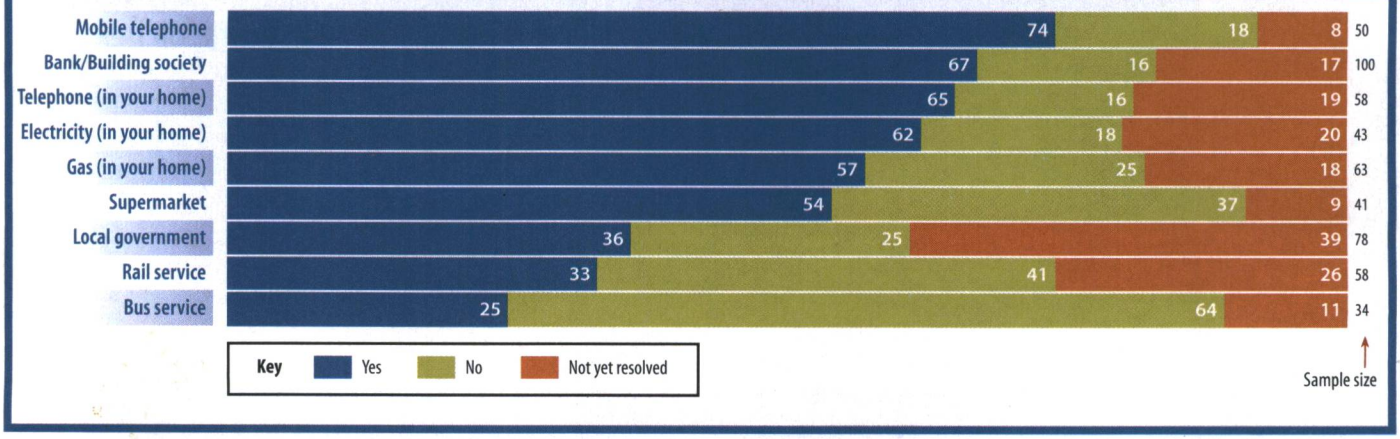
### WHICH? GUIDE

For more advice see the Which? book *150 Letters that Get Results* (£9.99). To order phone **0800 252 100** and quote LET WB0301.

## HOW DID PEOPLE MAKE THEIR COMPLAINT?




## WAS THE COMPLAINT SUCCESSFULLY RESOLVED?



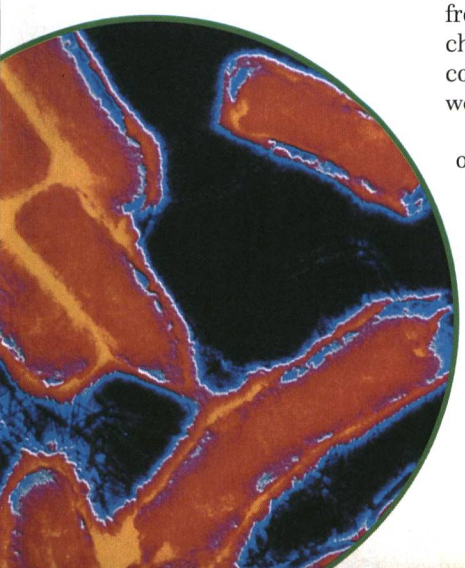
# FOOD BUGS rife in chicken

**Almost one in six chickens we bought from supermarkets in our latest test were a potential food risk – and organic and free-range meat was no better than standard**

Poultry has been blamed for almost a quarter of food poisoning outbreaks in recent years – that's more than any other type of food (see the 'Food poisoning outbreaks' chart, p11). Meat producers have done much to crack down on salmonella, but campylobacter – the commonest type of food poisoning bacteria – is still rife. In our tests on more than 300 fresh, raw, whole chickens and chicken pieces, 16 per cent contained bacteria that you wouldn't want in your kitchen.

You may think that organic or free-range chicken is less likely to harbour these bugs – but we found this isn't so.

A group of Salmonella enteritidis bacteria, found in contaminated food



### WHY IT'S A PROBLEM

Campylobacter and salmonella can cause illnesses – symptoms include diarrhoea, vomiting and stomach pain. Severe cases of salmonella, though rare, can lead to blood poisoning and other serious complications. Provisional figures for 1999 show a total of 62,000 reported cases of campylobacter and 20,000 of salmonella in the UK.

Although thorough cooking should kill these bugs, there's still a risk of getting food poisoning from handling the meat before it is cooked. For example, if a contaminated, raw chicken comes into contact with a chopping board or a knife that is then used to chop a salad, you could fall ill.

> **'Whole birds were just as contaminated as pieces'**

### OUR FINDINGS

We tested 316 samples of raw, fresh chickens and chicken pieces from five supermarkets: Asda, Safeway, Sainsbury's, Tesco and Waitrose. On average, we found salmonella or campylobacter in 16 per cent of the chickens we bought. Sainsbury's chicken was worst with 22 per cent harbouring one of these bugs, followed by Safeway with 21 per cent. Tesco's chicken came out best, with only 6 per cent of its chickens contaminated. The others – Asda (17 per cent) and Waitrose (13 per cent) – were in the middle.

Generally, whole birds were just as likely to be contaminated as chicken pieces, and free-range and organic birds were just as likely to be contaminated as standard ones.

### EXTENT OF CONTAMINATION

The good news is that the number of chickens contaminated with salmonella has fallen dramatically in recent years, according to food experts. Incidences of campylobacter have also ▶

# Behind closed doors

## We went undercover to a slaughterhouse to investigate the hygiene standards used when processing chicken

It's not a pleasant process, but slaughtering ought to be safe, to ensure the meat you buy doesn't make you ill.

But our secret visit to a slaughterhouse revealed several places in the system where bugs, such as salmonella and campylobacter, could easily spread from one bird to another. We also spoke to a source within the Meat Hygiene Service (MHS), who asked not to be named, who had serious concerns about hygiene standards in slaughterhouses.

We saw live chickens – standard birds, not organic or free-range – stored in crates stacked on top of each other. These crates were made of plastic mesh with spaces large enough for faeces to drop through on to the birds below, and spread bacteria.

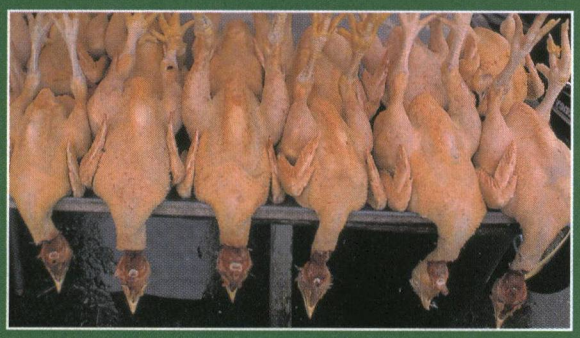
After being killed, the birds were dunked in a scalding tank to make their feathers easier to remove. The water was changed only once a day – many thousands of dead chickens went through it. Brown scum floated on the top, and our MHS source told us that, since the water in this tank, as in tanks at other slaughterhouses, was cool enough for salmonella and campylobacter to live in, there was a risk of cross-contamination.

Plucking was also a point in the process where bacteria could spread, because faecal contamination on the feathers could easily stick to the machine. After their feathers were removed, the chickens were inspected, to pick up problems such as blood poisoning (which could indicate salmonella), bruising, and pus under the skin. But the inspector (in this case, an employee of the plant who was an inspection assistant) had to check more than 150 chickens a minute. There were supposed to be two assistants, but one was absent. Our MHS source said that, despite rules that every chicken should have a cavity inspection – to check that its organs have all been removed – many slaughterhouses don't do this. He was also concerned that a spray wash, containing chlorine, which is used to clean the birds after organs are removed, was ineffective at removing bacteria.

In the area where the birds were cut into pieces, staff were handling chickens continuously without cleaning their gloves – another chance for contamination to spread. Our source told us he had seen some staff return to their job still wearing an apron which had trailed in a urinal when they visited the toilet.

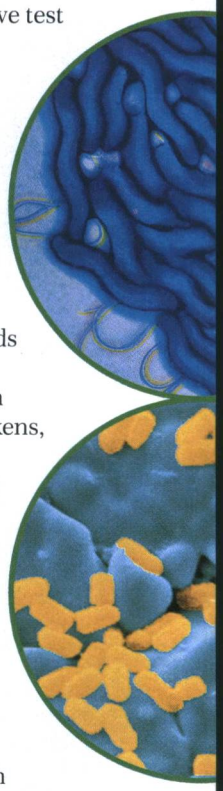
Particularly worrying was a practice our source told us was used at this slaughterhouse, and he suspected went on at others. Any chickens left over after the firm had sent out the day's orders were rewrapped the next day with a new sell-by date – making it seem like they'd just been killed. This means consumers could end up buying meat that is past its sell-by date.

**'Faeces could drop on to the birds in the crates below'**



The slaughtering process: it's not pleasant, but it ought to be safe

Food-poisoning bacteria: above: Campylobacter jejuni below: Salmonella enteritidis



PHOTOGRAPHY SCIENCE PHOTO LIBRARY, ANTHONY BLAKE PHOTO LIBRARY, HOLT STUDIOS PHOTOGRAPHIC, THE IMAGE BANK

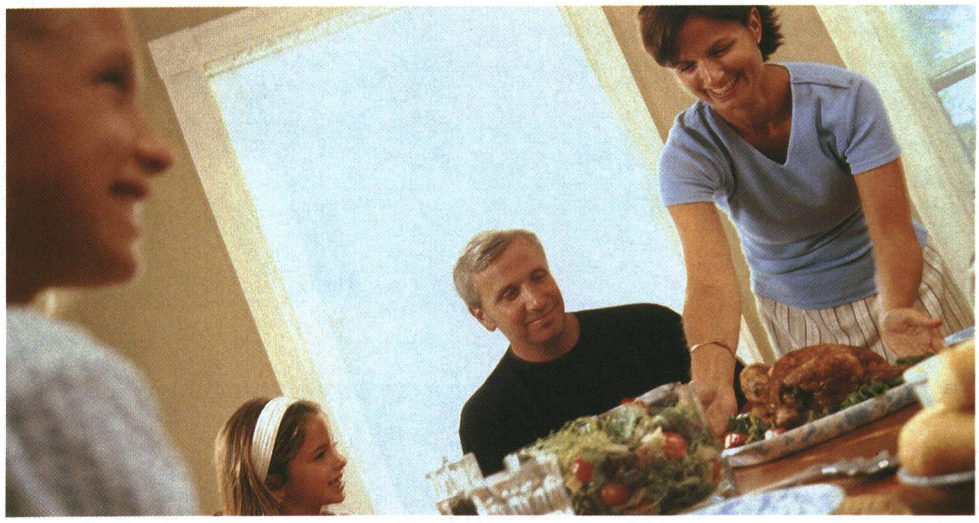
fallen, but it is still widespread. When we last tested chickens, in 1996, 20 per cent had salmonella and 37 per cent had campylobacter. These were fresh and frozen chickens from supermarkets and butchers. For this report, we tested for bacteria in fresh supermarket chicken – as most chicken is bought this way – and found 3 per cent had salmonella and 13 per cent had campylobacter.

For this report, we used the same test method we used in 1996. However, different test methods show varying results. A study published late last year in the Journal of Food Protection, which used a new, highly sensitive test developed by the Public Health Laboratory Service, found 83 per cent of 198 chicken samples, bought from a variety of food outlets, had campylobacter. The Food Standards Agency is soon to conduct a study on thousands of chickens, based on this new test method which may well show higher figures of contamination than our tests found.

### SOURCES OF INFECTION

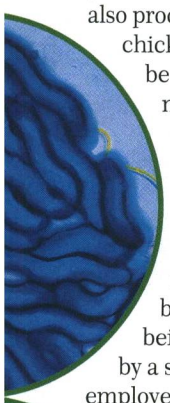
Chickens aren't generally born with salmonella or campylobacter; they catch it. This can happen at any stage in the food chain, through contact with infected birds (or their waste), or through contact with infected people, rodents, feed or water.

On the farm, infection can spread if chickens are confined in small spaces.



However, organic and free-range birds can also become contaminated through contact with wild birds, for example, as they spend time outdoors.

As our undercover inspection of a slaughterhouse revealed (see 'Behind closed doors', opposite), there are many chances for infection to spread between birds during processing. Chickens don't have to be tested for bugs before being slaughtered, but guidelines state that if a flock is found to be contaminated with salmonella, it should go through the system last to cut the risk of contaminating other birds. Slaughterhouses which process organic chicken can also process standard chickens, but they must be kept separate to minimise the possibility of cross-contamination.



### PECKING ORDER

Carcasses are inspected for signs of bugs while they're being processed – often by a slaughterhouse employee supervised by a Meat Hygiene Service (MHS) inspector. They look for things like tumours or discoloured flesh – blue or purple discolouration indicates blood poisoning, possibly from salmonella. However, these inspections can be fairly superficial because, as we found in our undercover inspection, as many as 150 chickens may be checked a minute. Added to this, the relationship between slaughterhouse staff and MHS inspectors may be strained. There have been many reports of MHS inspectors being threatened by staff while carrying out their inspections.

European Commission inspectors, who visited the UK in 1999 to spot-check poultry standards, highlighted flaws in the way slaughterhouses' hygiene was supervised. Among other things, they criticised a lack of veterinary supervisors at sites they visited. The government says it is addressing these flaws.

**'Hygiene inspectors have been threatened'**

### BETTER ENFORCEMENT NEEDED

The EU is reviewing food hygiene laws. There is a move towards getting the industry itself to identify hazards and control them. This may be a useful addition – but it's crucial that safety is still enforced by the authorities.

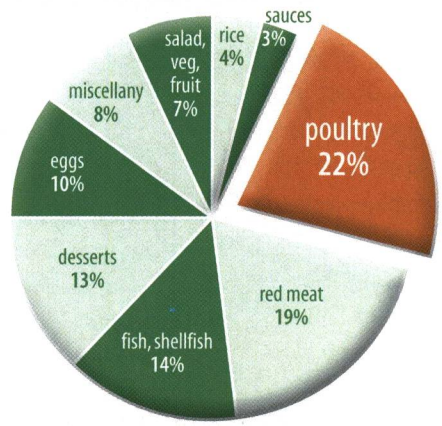
Since up to 40 per cent of the chicken we eat in the UK is imported (some of the chicken we tested was imported), it's vital that other countries' enforcement is also up to scratch. We hope the planned European Food Authority will help co-ordinate a Europe-wide crackdown on food poisoning incidences.

In the UK, the Food Standards Agency has promised to cut the current 'unacceptable' levels of food poisoning by a fifth by 2006. It's also vowed that, over the next few years, it will halve the level of salmonella in UK-produced chicken it finds in its forthcoming survey.

### PREVENTING INFECTION

While meat infected with campylobacter and salmonella is coming into your kitchen, it's advisable to take some precautions. Keep and prepare raw meat separate from other food and store it at the bottom of the fridge to stop drips spreading contamination. Cook meat thoroughly until the juices run clear and the meat isn't pink.

### FOOD POISONING OUTBREAKS




The chart shows reported food poisoning outbreaks in England and Wales between 1992 and 1999, by type of food identified as the source. Figures are from the Public Health Laboratory Service

## OUR VERDICT

Tesco did best in our tests – its chicken was much less likely to be contaminated with salmonella or campylobacter than chicken from Safeway or Sainsbury's. Organic and free-range chickens are just as likely to be contaminated with these food bugs as standard chickens.

Too many consumers are still suffering from food poisoning which is preventable. Campylobacter, especially, is all too often an unwelcome accompaniment to your dinner. It has to be tackled throughout the system with better hygiene – it shouldn't be up to you to deal with it.

# allchange

What's new on the high street

## Halifax aims for new heights

After launching a new current account and its multi-product brand Intelligent Finance in the last six months, Halifax has now trumped itself by launching a whole new bank.

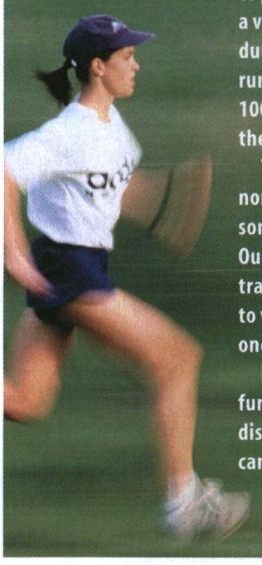
Paramount Bank, Halifax's new direct banking service, is initially offering just personal loans, but it's planning to launch a range of credit cards this spring.

With annual interest rates of 7.9 per cent on loans of £15,000 and 8.9 per cent on £10,000, Paramount Bank is a Best Buy for larger loans. With smaller sums (less than £10,000) the rates are good but not quite as competitive. Its 10.9 per cent rate for borrowing £5,000 compares reasonably well with the market-leading rate of 9.4 per cent from Northern Rock. However, it's not good value if you want to borrow £1,000. Its 15.9 per cent rate is no match for Nationwide's Best Buy rate of 9.8 per cent.

PARAMOUNT BANK

Paramount Bank is promising 'innovative customer facilities' on its new range of credit cards. We'll be taking a look at them – look out for details in 'All change'.

## LISTEN TO YOUR HEART



The Nike HRM Triax 100 is a combined watch and heart rate monitor, which Nike has 'engineered to provide quick, one-touch access to a variety of critical information during training'. Some enthusiastic runners at *Which?* tried out the Triax 100 (which costs £100), and gave it the thumbs up.

The Nike has the features of a normal watch and more, although some were complicated to use. Our runners thought the chest transmitter would be uncomfortable to wear, but they hardly noticed it once they got going.

It was easy to select the heart rate function, and the rate was clearly displayed as they ran. Up to 100 laps can be stored in the Triax 100, but there is no facility to download data from the watch into a PC, which prevents long-term tracking of training progress.

We also asked the British Olympic Medical Centre to test the Nike's accuracy, by comparing it with an electrocardiograph machine and the leading brand of heart rate monitor. The heart rates of five trained athletes were measured at rest, during exercise, and during recovery. The results showed that both heart rate monitors were as accurate as the electrocardiograph machine. Interestingly, the Nike didn't work when used on a treadmill, because of interference from its motor.

The price of the Triax 100 is on the high side compared with other heart rate watches with the same functions, but a keen runner in your life might be happy to receive one as a present.

## TV fans spoilt for choice

HomeChoice is a new, on-demand TV service, that allows you to choose what you watch from a wide selection of films, comedy, sport, music and lifestyle programmes. It doesn't require a cable or satellite dish, just an existing BT phone line and an ADSL phone connection. ADSL allows TV pictures to be transmitted down a phone line.

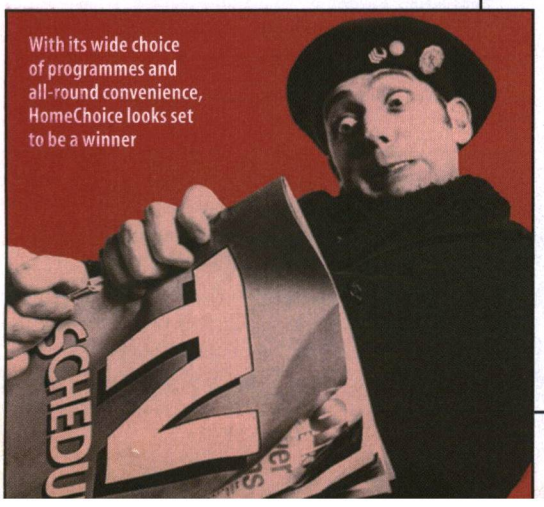
It's available only within the M25 at the moment, but will be rolled out nationally when BT completes its ADSL network.

HomeChoice costs from £6 a month to subscribe (though the exact amount will depend on the package you choose), plus £40 to install an ADSL line.

HomeChoice has plenty of films to choose from, and each one costs between £1.99 and £3.49 for 24 hours. In our mini trial, the two users really enjoyed HomeChoice, and the picture quality was slightly better than a hired video. It was easy to use and the on-screen menus were simple to understand. The feature that lets you jump quickly to any part of a transmission was particularly liked.

Once everything is installed, you can make telephone calls at the same time as using the internet, or while watching the HomeChoice TV service.

The main downside is that the service doesn't yet transmit in widescreen format so if you have a widescreen TV, films will appear with black bands on either side of the picture.




With its wide choice of programmes and all-round convenience, HomeChoice looks set to be a winner

PHOTOGRAPHY JONNY THOMPSON, CLIVE ROWAT, SCIENCE PHOTO LIBRARY, TELEGRAPH COLOUR LIBRARY, GETTYONE STONE

# WEB WATCH

## Buying books

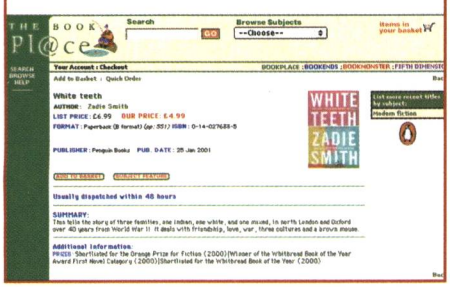
Book website, **thebookplace.com**, claims that it's the 'closest a customer can get to a real bookshop in cyberspace'. We asked 12 *Which?* researchers (all self-confessed bookworms) to see how it compared with other well-known sites such as Alphabetstreet, Amazon and BOL.

Reviews posted on thebookplace were a big hit with our researchers because they contained much more detail than Amazon's. However, Amazon's star rating, which is made up from an average of readers' reviews, is something our researchers trust. One person expressed concern about thebookplace's reviews because he couldn't find any covering the books he'd recently read.

We chose three popular books, then checked their prices on each of the four sites – all the online bookshops had broadly similar prices.

The search facility on thebookplace received mixed reviews. Some found it easy to do, while others complained that the search results sometimes showed too few books. And, on other occasions, users were frustrated because the book they were looking for was hidden in a long list, so it can take a while to find.

Thebookplace has some impressive artwork and is worth a visit. But don't judge this book site by its cluttered home page.




# A safe way to prepay

There's a new way to top up your prepay Orange or Vodafone mobile phone. In January, Orange followed Vodafone's lead and introduced electronic top-ups. According to the companies, e-top-up cards will make it easier to credit your phone account.

The new top-up cards are personal to your phone. So when you want to credit your phone, you take your smart card to an outlet equipped with the new system and pay for the phone-time you want – £5, £10, £15, £25 or £50 (with Orange only). The shop swipes your card in a special terminal, and your phone is automatically credited. There's no need to phone customer services and key in a lengthy code number on a voucher. The new service is also more secure because the cards are useless to anyone else.

You can ask for up to four additional smart cards for your phone, so that generous relatives or friends can top up your phone for you.

This new system was initially launched in mobile phone shops, but new terminals will be rolled out to other retailers, such as newsagents and supermarkets.

BT Cellnet and One 2 One haven't decided when to launch this new system.

# CLAIMS FOR TIGHTS ARE FULL OF HOLES

Imagine being able to slim, firm and smooth your thighs by doing virtually nothing. Marks & Spencer's 'Slim and Shape' tights (£20 for 6 pairs) claim just that. After wearing them for 21 days, 'the toning fabric and moisturisers' in the tights are said to 'combine to give a slimming effect...as well as an improvement in the feel and appearance of the skin'.

However, neither of our experts – one in dermatology and one in compression hosiery – was convinced by the evidence. Much of it is based on the wearers' own opinions, which could have been affected by what they were expecting to happen, and there was no control group of people wearing normal tights to compare the results against. Plus while the average thigh reduction was around 5mm, this could have been due to natural variations in weight, water retention, or errors when taking measurements.

We asked three people who wear tights regularly to try the M&S tights for 21 days, to find out what they were like to wear. All three said that the tights were uncomfortable and that they laddered easily. One told us: 'I'd rather go on a diet for three weeks than wear these.'

M&S advises wearers to do gentle exercise throughout the day, drink plenty of water, and eat sensibly – all good advice on its own, so why wear the tights?

The exercise regime in the instructions should firm up your thighs – without having to wear the tights

ROUND UP

**Investment limits** for Isas stay unchanged until April 2006. The overall limit is £7,000 a year, up to £3,000 of which can be put into cash. Don't forget you have until 5 April to use up this year's allowance. From 6 April this year, 16- and 17-year-olds can invest in Isas for the first time.

**Phone boxes** have been losing ground in the battle with mobile phones, but BT is fighting back with its multimedia kiosks. They have a touch-sensitive screen instead of a dialling pad, and you can surf the net and send e-mail from them. This is free until 14 June. The kiosks are in major cities.

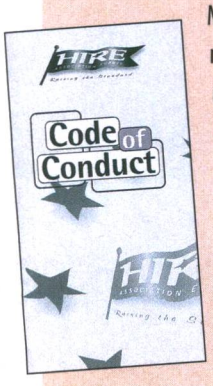
# Tackling dodgy hire tools

We've often found that hired electrical equipment is unsafe and sometimes very dangerous. The Hire Association of Europe (HAE) hopes that its latest code of conduct will improve the quality of hired tools.

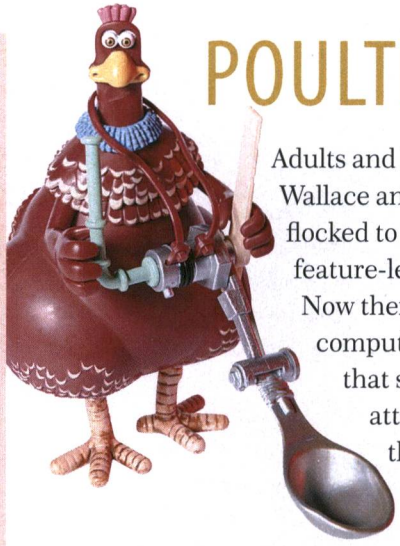
We criticised its previous code (see 'Dire hire', *Which?*, April 1999, p18) for not carrying out unannounced or anonymous inspections of its members. Hire shops were checked, but only after they'd been given advanced warning. The HAE claims it now carries out unannounced spot checks on members, and will expel any that persistently or seriously fails to comply with its rules. However, new members aren't vetted when they first join, and the code doesn't say how often checks are made.

Hopefully, the HAE's new code of conduct will lead to better quality hire tools

More impressive is the HAE's recently launched voluntary scheme called Safe-HIRE. Members who apply for it must be inspected, and reach the HAE's standards, before they are awarded a certificate. The companies are then reinspected annually. On top of this, the hire shops have to pass one or two unannounced checks during the year.




# POULTRY IN MOTION



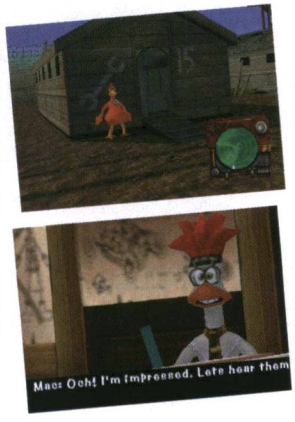
Adults and kids alike fell in love with Wallace and Grommit, and people flocked to see Nick Park's first feature-length film, *Chicken Run*. Now there's a *Chicken Run* computer game (costing £30) that sees a plucky group of hens attempting to escape from their POW-style coop.

For most of the game, you creep around Tweedy Chicken Farm while avoiding Mr and Mrs Tweedy and their dogs. The idea is to collect items strewn around the farm to use in madcap escape attempts.

Though it's intended for all ages, our adult testers tired of it fairly quickly. The graphics are sophisticated, but they don't really capture the humour and visual impact of the film. The users were miffed by the repetitive action, boring animated sequences, awkward camera angles, and the impossibility of saving a game whenever you like.

Our team of six- to 12-year-old testers were a bit more impressed, and enjoyed the mini-action games (between levels or hidden in chicken sheds). But they too ended up becoming bored by the repetitiveness.

*Chicken Run* is absorbing for a while, and should entertain younger children, but it's hardly eggceptional.




If you expect the game to be as engaging as the film, you'll be disappointed

REQUEST A TEST

If you've seen something new you'd like us to test, e-mail us at:

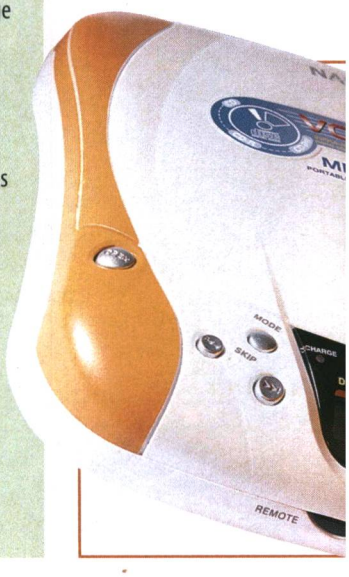
**allchange@which.net**

# PICTURE THE SCENE

An exciting new product is on its way that could help people with a visual impairment get more out of digital TV. This box of tricks, called the Audio Description Module, plugs into any digital set-top box or integrated digital TV.

As well as hearing the normal TV audio, the Audio Description Module gives a description of the scene, to help visually impaired people picture the image. This can be heard either through headphones so that it doesn't disturb other viewers in the same room, or it can be connected to a hi-fi system. This technology could also be used for other interesting audio applications, such as dual language TV where different viewers could watch the same programme in different languages.

The Audio Description Module is being trialled at the moment, and it should be available from July. After that date, you can contact The Royal National Institute for the Blind (RNIB) for further details – phone 0845 702 3153. The price hasn't been set, but it should be less than £100.



# Will the real independent adviser please step forward?

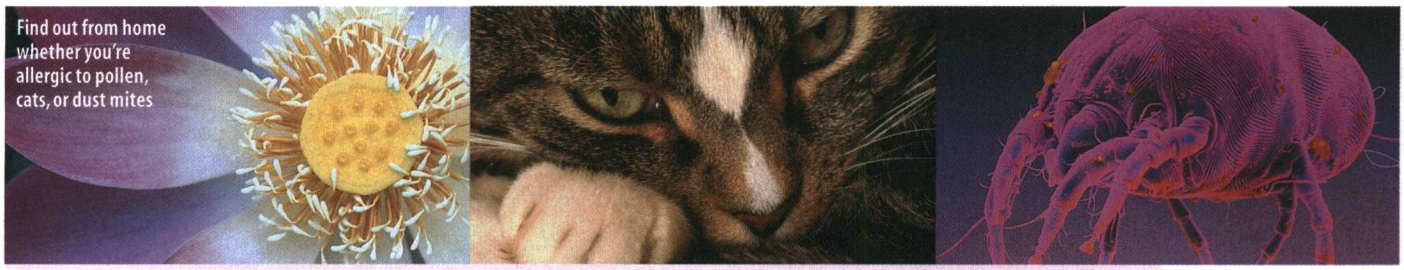
If new proposals put forward by the financial services regulator go through, from next month you could walk into your bank and buy one of its competitors' stakeholder pensions or Isas. This might sound like more choice for consumers, but we have major concerns about the long-term implications of such a change.

Currently, most financial advisers employed by banks, building societies and insurance companies give tied advice – they can sell only the products of the company they work for. If you want a choice from the whole market, you have to ask an independent financial adviser.

Choosing the best product from many of the same type takes skill and experience. Our research has consistently found that independent advisers offer the best service in terms of quality, choice and unbiased recommendations.

But the new proposals won't mean that independent advice will be more widely available, because providers can choose which of their competitors' policies (as well as their own) their advisers will offer. The distinction between true independent advice and tied advice will be blurred, adding more confusion to the already complicated process of buying the right financial product.

More worryingly, if the big high-street players start to give a limited service which consumers could mistake for independent advice, the real independent advisers will eventually disappear altogether.


Find out from home whether you're allergic to pollen, cats, or dust mites

# A SIGHT FOR SORE EYES

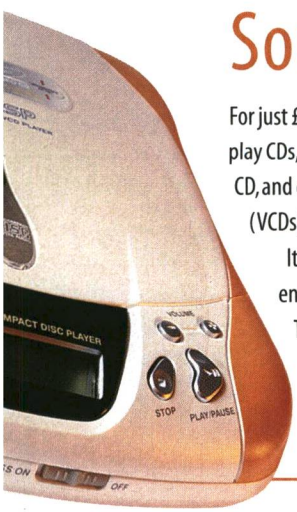
Everyone knows that sneezing, itchy eyes and a runny nose could mean you've got an allergy. Well now you can do a home test to pinpoint the source of irritation – providing it's caused by dust mites, cats or pollen (the most common allergies).

The Home Allergy Test, which costs £14.95 from www.allergytesting.co.uk or independent chemists, tells you which type of allergy you have by analysing your blood. A consultant physician with special interest in respiratory allergies assessed the kit for us, and told us that it uses a tried and tested method of blood analysis (an IgE test) to check for antibodies to the allergens – the more antibodies, the stronger your allergy.

The test isn't for the faint hearted, as it involves pricking your finger, collecting the blood and sending it, in the sealed container provided, to a laboratory. We asked two people to see what it was like to use – and both thought it was very fiddly.

The kits contains two sterile finger prickers - which is just as well because it took both our testers two attempts to draw blood. Diana said: 'You really need to ram it in', while Anne wimped out and needed help. Collecting the blood was no easier, because it's very messy trying to get the viscous droplets into the tiny collection tube. Gore aside, the tests came back in a speedy three days, with guidance on understanding the results and basic advice on what to do if the result was positive. There's also a helpline.

This test might be convenient, but you should see your GP if you have any concerns about your symptoms, or for advice on how to treat your allergy.




# Sound and pictures on the move

For just £100, the Napa DAV310 can play CDs, MP3 music files stored on CD, and even play films on video CDs (VCDs) by connecting it to a TV.

It fits about ten hours of MP3-encoded music on to one disk. This is much more storage than a normal MP3 memory card, and at a fraction of the price. But you'll need a computer with a CD recorder drive to create your own MP3 CDs from either normal CDs or from music downloaded from the internet. Unfortunately, the sound quality of its MP3 was disappointing.

When playing standard audio CDs, the Napa sounded fine. However, CDs jumped easily when the player was jiggled around.

VCD has been largely replaced by DVD (which has better picture quality), though pre-recorded and blank VCD disks will work on most DVD players. When linked to a TV or PC screen, the Napa is pretty impressive as a video player, though it needs to be plugged into the mains. With all these features, however, be warned that this gadget isn't easy to use.

ROUND UP

## Dialling into

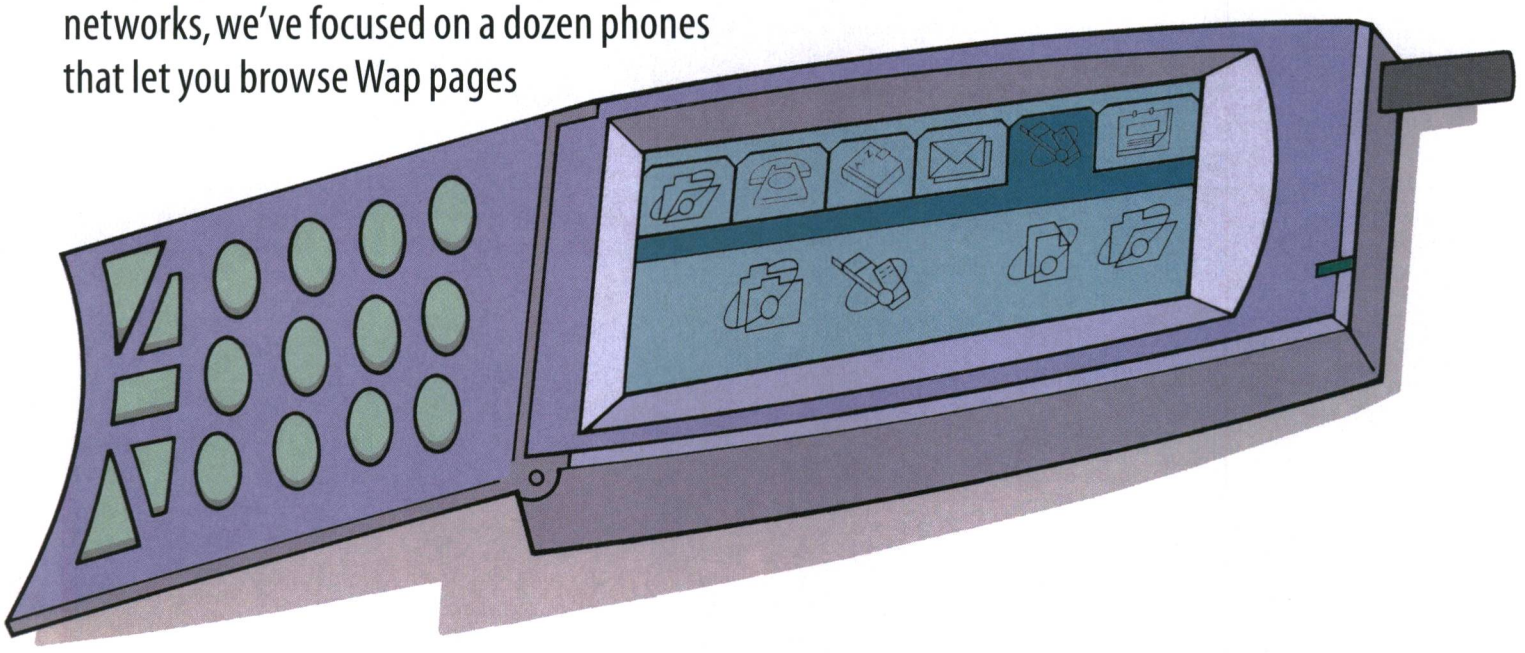
some internet sites may leave you paying a premium. Calls beginning 090 or 00 can cost as much as £1.50 per minute. Icstis, the premium number regulator, has produced a consumer guide to premium rate services on the internet. For a free copy of this leaflet, phone 0800 500212.

## The banking

industry has postponed indefinitely plans for a system that would allow customers to make same-day transfers between accounts. In the meantime, customers wanting to make such transfers have to use the costly CHAPS system.

# ALL WAPPED UP

**Following on from last month's look at Wap networks, we've focused on a dozen phones that let you browse Wap pages**



Wap technology is still in its infancy and, like all infants, it can be a little wobbly on its feet much of the time. Nonetheless, there are now more than 20 Wap-compatible mobile phones on sale, plus several which are more like palmtop computers or personal digital assistants (PDAs). We've checked out a dozen of them to find which are best for surfing the Wap net.

### FIRST STEPS

Before rushing out to buy the latest Wap mobile, you'll need to consider which phone network and tariff best suits your needs. For advice on how to choose the right tariff, see 'Tariffic choices', *Which?*, July 2000, p42.

Not all Wap phones are available on all the networks, so if you have your heart set on a particular mobile, you might have to rule out certain networks. For example, the Alcatel One Touch 302 is available only through Virgin, whereas the Siemens C35i can be used on all the networks. The table on p20 gives details of which networks offer each of the phones.

The cost to connect to the Wap net depends on which network you use. With Orange, Wap calls cost 5p a minute if you have a contract (rather than a prepay tariff), while BT Cellnet, One 2 One and Vodafone charge 10p a minute. Virgin charges 15p a minute for the first five minutes, then 5p a minute. For more about network charges and how the networks' Wap services compare, see 'Is it wap you expected?', *Which?*, February 2001, p30.

> **'Like the internet, Wap data can be encrypted, so is pretty secure'**

### DON'T FORGET THE BASICS

When picking a Wap mobile, don't get too carried away with the Wap side of things – you'll probably use the mobile most often to make ordinary calls or to send text messages. So make sure the phone has good sound quality and predictive typing (if it's not a PDA) to speed up texting. Voice-activated dialling can also be useful, as can a decent-sized screen for Wap browsing. Check the summaries, on p18 and p19, and the table on p20 for how the phones compare for features and sound quality.

If you do decide to buy a Wap phone, ask the shop where you bought it to help you set it up for surfing the Wap net. It can be very tricky and expensive to set up if you have to do it yourself, or rely on your network provider. We rang the main phone shops, and found that The Carphone Warehouse and The Link were the most willing to offer in-store help to customers wanting to set up their mobiles.

### IS WAP SECURE?

Security needs to be good on a Wap phone if you plan to use it for online banking or shopping. Like the internet, Wap data can be digitally encrypted for protection, so is pretty secure. And security will improve further when phone companies set up a worldwide framework for secure transactions.

A generally accepted Wap security standard doesn't exist, so banks are introducing their own security systems for mobile banking. This means that, if you want to bank using the Wap net, you might need to use a particular phone on a particular network for maximum security. For example, Woolwich offers banking by mobile phone, as long as you own a Nokia 7110. Sometimes phone handsets are offered 'free' by banks. This is good publicity and might encourage more people to use mobile banking services. But watch out,

ILLUSTRATION: KEVIN O'KEEFE

because you'll usually end up having to pay for a network contract and the cost of calls as well.

### WHAT NEXT?

All the phones on test are designed to run on existing GSM (Global System for Mobile communication) technology. There's still plenty of life in this system, and experts predict that in 2005, GSM will still account for over half of all Wap phones in Europe.

BT Cellnet is currently leading the race to launch a GPRS network that will run alongside GSM. But GPRS probably won't appear until late this year. The main advantage of GPRS is that a mobile will be permanently connected to the net. This means there will be no more frustrating failed connections, as experienced by our user panel in last month's Wap article. And there won't be any call costs; you'll pay for only the data you download.

**GPRS will connect you permanently to the net**

To get these benefits, you'll need a GPRS-compatible phone (none of the ones we tested is). But even GPRS isn't the end of the story. It's really only a stopgap until UMTS (or third generation) technology arrives. The phone industry paid £22 billion for UMTS licences, but it's anyone's guess when the system will be launched.

## BEST BUY

All the models on test were at least dual-band phones (apart from the Nokia 9110i) so they will work pretty much anywhere in the world. However, if you want to use your mobile in North America, you'll need a tri-band phone.

In the UK, a dual-band mobile will work on all the networks, but that doesn't necessarily mean all the networks will offer the phone. Check the table on p20 for details about which networks offer the phones.

All the phones we tested offer text messaging, have reasonable-sized screens (which makes it easier to read Wap pages), and all have a standby battery life of 90 hours or more.

Of the Best Buys, only the Nokia 7110 can be used on prepay tariffs.

The **Nokia 6210** **£70** to **£100** did well in our Wap tests and has good battery life. It has several useful features, including voice-activated dialling, predictive typing, and a memory store that can hold 500 names. Eventually, it will replace the Nokia 7110.

It's widely available and can be used with BT Cellnet, One 2 One, Orange and Vodafone.

As an alternative, the **Siemens S35i** **£50** to **£200** is worth thinking about. It has a good-sized screen, and also has voice-activated dialling and predictive typing. In our tests, it worked well in areas where there was a weak signal.

It's available on BT Cellnet, One 2 One, Virgin and Vodafone.

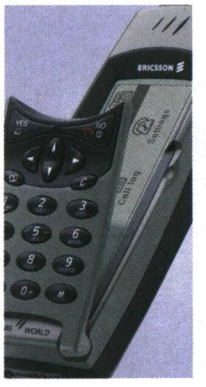
If you want a phone that's very good for Wap and has the functions of a palmtop computer too, go for the **Ericsson R380**. However, at up to **£270**, it's the most expensive phone on test, and isn't particularly good in weak signal areas.

You can use the Ericsson on BT Cellnet, Orange and Vodafone.

If you want a mobile for a prepay tariff, we recommend the **Nokia 7110** **£10** to **£150**. It did well all round, has a large memory store, and predictive typing. It can be used with BT Cellnet, One 2 One, Orange and Vodafone.

Nokia 6210

Siemens S35i



Ericsson R380

Nokia 7110

## JARGON BUSTER

### ACCESS PROFILE
An access profile takes you directly to a specific Wap site – usually your network provider's Wap home page. If a phone has more than one access profile, you can start your Wap browsing from a number of different sites.

### CACHE
A small amount of memory that stores information that's likely to be used again. This speeds up access to commonly used Wap sites.

### DUAL BAND
Dual-band phones can work on two GSM frequencies – 900MHz (used by Vodafone and BT Cellnet) and 1,800MHz (One 2 One and Orange). Tri-band phones can also be used on the US 1,900MHz frequency.

### GPRS
General Packet Radio System will boost the speed of mobile networks. A current GSM phone connects at 9.6Kb per second, whereas GPRS promises up to 115Kb per second. It also gives you a permanent connection to the internet, so there will be no more frustrating dial-up time.

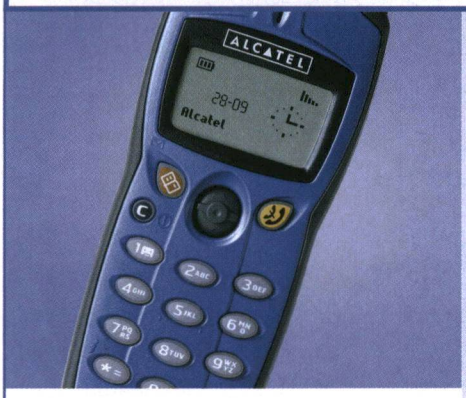
### HSCSD
High Speed Circuit Switched Data (developed by Orange) also speeds up internet connections. However, at 28.8Kb per second, it may well be overtaken by GPRS before it has really taken off.

### INFRARED TERMINAL
Some phones have an infrared terminal that allows them to communicate with a compatible device, without having to link with a cable.

### PREDICTIVE TYPING
Sometimes known as predictive text messaging, T9, or Easy Text, it cuts the number of keystrokes needed to type e-mails or text messages by guessing which word you are typing.

### UMTS (3G)
After analogue and GSM, Universal Mobile Telecommunications System is a third generation technology that will transmit audio and video to mobile phones.

## STANDARD WAP PHONES ON TEST




### ALCATEL ONE TOUCH 302 £80

The Alcatel 302 is part of the recently launched 300 series that includes the 301, 302 and 303. All three have the same functions but have different styling.

The 302 has 15 ring tones as well as a ring tone composer. It also has a predictive typing function and, unlike some mobile phones, a dictionary to store personal words, as well as the ability to show up to five lines of text when in Wap mode. But it allows you only one access profile and has a poor display.

Generally, it's easy to use but the Wap features were complicated to set up and bookmarks were very difficult to store.

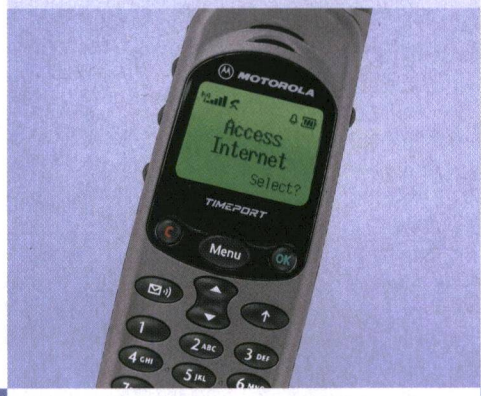
**Total test score 58%**

### MOTOROLA TIMEPORT P7389 £10 to £160

There are two versions of this tri-band phone; we looked at the standard GSM version. The other model, the P7389i is GPRS-compatible. Both have an infrared terminal and memory-dialling features which let you dial someone's number by speaking their name.

Sound quality was good, and the screen can show five lines of Wap text at a time. But it can be hard to navigate sites. The phone allows you only one access profile, so you're automatically taken to the Wap site of your network provider. Another disappointment is that you can't store details of your favourite sites on your phone.

**Total test score 58%**

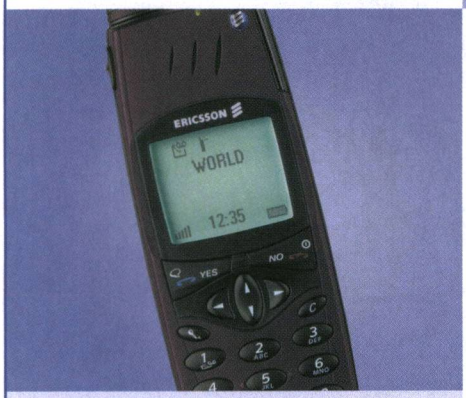


### NOKIA 7110 £10 to £150

The 7110 was one of the first Wap phones to be launched, and the first model specifically designed for mobile net use. It was also one of the earliest to have a predictive typing function. Other features include a good-sized screen and distinctive scroll bar, which make Wap browsing easy. However, it's tricky to type Wap addresses. Like the 6210, you can store up to five access profiles.

The 7110 has an infrared terminal and is fairly simple to use. It can store up to 1,000 names, has speed dialling and can allocate ring tones to separate callers. More crucially, sound quality is good.

**Total test score 63%**




### ERICSSON R320s Free to £50

This first-generation Wap phone has withstood the test of time well. Compared with newer models, it still has good sound quality, a long battery life and a good display. On-screen menus are clear, but the keypad is only average.

The R320s's features include an infrared terminal, voice-activated dialling, and different ring tones for different callers. One important omission, however, is predictive typing, which makes writing text messages a chore. Despite being slow to access sites, the the four arrow keys make navigation easier.

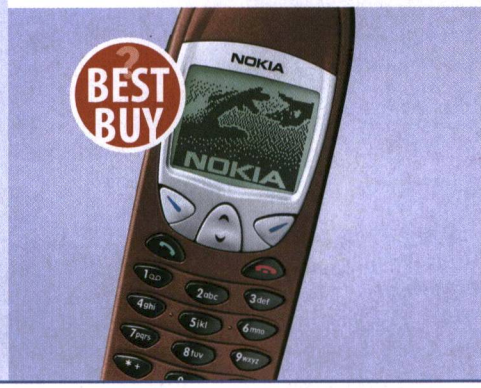
**Total test score 67%**

### NOKIA 6210 £70 to £100

This new Nokia will ultimately replace the 7110. It comes with features such as voice dial, predictive typing, caller-linked ring tones, a large memory which allows you to store up to 500 contacts, as well as offering five access profiles for easy Wap browsing. However, its screen is fairly small, and can display only four lines of text at a time.

Its battery life was excellent in our tests, and it was easy to use as a general phone. Its Wap functions were also good but navigating through Wap was harder than with the 7110. Typing out web addresses was easier, though.

**Total test score 72%**



### PANASONIC GD93 £40 to £70

This is Panasonic's first Wap phone, and at 80g, it's the lightest model on test. As well as predictive text messages, you can send e-mail, use the voice memo and record your own ring tone. It also has voice-activated dialling, though users didn't think it worked very well.

When you press the 'P' button (next to the navigation keys), you're taken straight to the phone's Wap browser. In Wap mode you can see six lines of text, but the phone can store only two access profiles.

The Panasonic GD93 has good battery life and had the quickest charging time of all the phones tested.

**Total test score 64%**

**SIEMENS C35i Free to £130**

This entry-level Wap phone is the younger sibling to the Siemens S35i. Its smaller screen means that it's not as convenient to use. The C35i also has a heavier, less powerful battery.

The phone lacks voice-activated dialling and an infrared terminal, though it does have predictive typing, an organiser and picture messaging, as well as nine different graphics that can be programmed to appear when a friend or member of the family rings you.

More importantly, it has a good keypad (which makes memory dialling very easy) and a long battery life.

**Total test score 60%**

**SIEMENS S35i £50 to £200**

This is similar to the C35i, but has more features and a larger screen. Unfortunately, like the C35i, the S35i had only average sound quality in our tests. However, it has a good display, a decent battery life and is easy to use. Its voice-activated dialling didn't work particularly well.

The S35i's Wap features are good. Its six lines of text (including two lines for the menu) make it easy to navigate. It can also store five access profiles. Its features include a built-in 100-entry memory, a voice memo, an organiser, an infrared terminal, and more than 40 preset ring tones to choose from.

**Total test score 71%**

**SONY CMD-Z5 £100 to £130**

At 9cm long, the flip-lid Sony CMD-Z5 is very small. Most mobile phones are more than 12cm long. And at 85g, its the second lightest phone on test.

Scrolling up and down through menus, and navigating a Wap site, is pretty easy using the dial control on the side of the phone. Other useful features include a 500-name memory and a voice memo.

In our tests, sound quality was good but the keypad layout was disappointingly poor. Tapping in Wap addresses was easy, though the phone was slow to access sites.

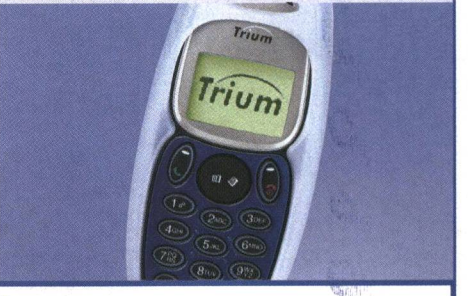
**Total test score 70%**

**TRIUM MARS £40 to £50**

The Trium Mars (made by Mitsubishi) is a small phone with a small screen. Despite its low price, it comes with a pretty good range of features. As well as predictive typing, you get a hands-free speaker mode – handy for when it's tricky to hold the phone while you write something down. Also, a number of people can listen at once.

Our testers weren't impressed with the Trium's keypad, and the poor display made the phone inconvenient for surfing the Wap net and for writing text messages. It was also very tricky to set up.

**Total test score 62%**




## WAP PHONES/PALMTOPS ON TEST

**ERICSSON R380 £130 to £270**

At 165g, this combined phone and palmtop computer isn't much heavier than a normal mobile, and it's much more flexible. Flipping open the keypad reveals a large horizontal touch-sensitive screen. This makes reading a Wap page much easier as you don't need to scroll up or down as much.

Alongside the basic phone functions, the R380 lets you send and receive e-mail, keep an eye on your diary, and make use of its built-in Wap browser. If you want to send a text message or e-mail, you can either write as you would normally on the screen using a plastic pen, or tap the on-screen typewriter.

As well as good sound quality, the R380 is easy to use. But it's when using Wap that it truly excels. Navigating, saving favourites, and inputting Wap addresses are simple to do using the large touch-screen.

**Total test score 68%**

**NOKIA 9110i £200**

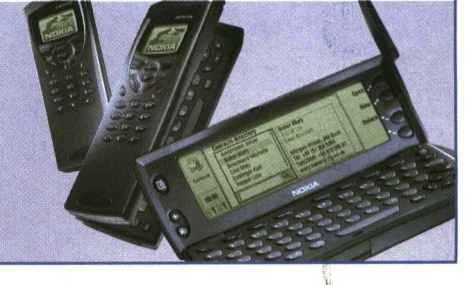
Unlike the Ericsson, the 9110i is bulky, and weighs a hefty 255g. Also, it's available only for use on the 900MHz frequency, so is suitable for only the BT Cellnet and Vodafone networks.

It can send and receive faxes, e-mail and text messages, and you can look at Wap pages on its horizontal screen. It has a qwerty keypad (so typing is easier than on traditional mobile phones), an infrared terminal, and it can bookmark up to 50 Wap addresses. It also has a speakerphone when the keypad is open.

The 9110i has good sound quality and an excellent display. Like the Ericsson R380, it comes into its own in Wap mode. It's a doddle to use, and it works very well. Entering Wap addresses is easy, though navigation is a bit more tricky than with the R380.

Nokia plans to replace the 9110i with the 9210 later this year.

**Total test score 63%**



# Wap phones on test

| | Alcatel One Touch 302 | Ericsson R320s | Ericsson R380 | Motorola Timeport P7389 | Nokia 6210 | Nokia 7110 | Nokia 9110i | Panasonic GD93 | Siemens C35i | Siemens S35i | Sony CMD-Z5 | Trium Mars |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Specification** | | | | | | | | | | | | |
| Price range (£) 1▷ | 80 | free-50 | 130-270 | 10-160 | 70-100 | 10-150 | 200 | 40-70 | free-130 | 50-200 | 100-130 | 40-50 |
| Weight (g) | 115 | 100 | 165 | 115 | 115 | 140 | 255 | 80 | 115 | 110 | 85 | 115 |
| Networks | Virgin | BT Cellnet, Orange, Vodafone | BT Cellnet, Orange, Vodafone | BT Cellnet, One 2 One, Vodafone, Virgin | BT Cellnet, One 2 One, Orange, Vodafone | BT Cellnet, One 2 One, Orange, Vodafone | BT Cellnet, Vodafone | BT Cellnet, Vodafone | BT Cellnet, One 2 One, Orange, Virgin, Vodafone | BT Cellnet, One 2 One, Virgin, Vodafone | BT Cellnet, One 2 One, Vodafone | BT Cellnet, Vodafone |
| Available on a contract | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| Available on a pre-pay tariff | ✓ | | | ✓ | | ✓ | | | ✓ | | | ✓ |
| **Features** | | | | | | | | | | | | |
| Memory store 2▷ | Sim only | 99 | 1,000 | 100 | 500 | 1,000 | 1,000+ | 100 | 100 | 100 | 500 | 100 |
| Voice-activated dialling | | ✓ | ✓ | ✓ | ✓ | | | ✓ | | ✓ | | |
| Number of access profiles 3▷ | 1 | 5 | 5+ | 1 | 5 | 5 | 5+ | 2 | 5 | 5 | 5 | 2 |
| Predictive typing | ✓ | | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Phone performance** | | | | | | | | | | | | |
| Battery life on standby 4▷ | ★ | ☆ | ○ | ★ | ★ | ★ | ★ | ☆ | ★ | ★ | ☆ | ★ |
| Battery life when in use 4▷ | ☆ | ☆ | ☆ | ☆ | ★ | ★ | ☆ | ☆ | ☆ | ☆ | ☆ | ☆ |
| Sound quality 5▷ | ○ | ☆ | ☆ | ☆ | ○ | ☆ | ☆ | ○ | ○ | ○ | ☆ | ○ |
| Effectiveness in weak signal areas | ☆ | ☆ | ○ | ★ | ☆ | ★ | ◒ | ◒ | ○ | ★ | ☆ | ☆ |
| Durability 6▷ | ★ | ○ | ☆ | ★ | ★ | ★ | ★ | ★ | ★ | ★ | ★ | ○ |
| Overall | ☆ | ☆ | ○ | ☆ | ☆ | ○ | ○ | ☆ | ☆ | ☆ | ☆ | ○ |
| **Wap performance** | | | | | | | | | | | | |
| Supplied information 7▷ | ○ | ○ | ★ | ○ | ★ | ☆ | ★ | ☆ | ◒ | ☆ | ☆ | ★ |
| Settings 8▷ | ● | ★ | ★ | ● | ★ | ★ | ★ | ☆ | ☆ | ☆ | ★ | ○ |
| Speed of accessing sites 9▷ | ◒ | ● | ☆ | ● | ○ | ○ | ○ | ○ | ○ | ○ | ● | ○ |
| Overall | ◒ | ○ | ★ | ◒ | ★ | ☆ | ★ | ☆ | ○ | ☆ | ○ | ☆ |
| **Ease of use** | | | | | | | | | | | | |
| General ease of use | ☆ | ☆ | ☆ | ☆ | ☆ | ☆ | ☆ | ☆ | ☆ | ☆ | ☆ | ○ |
| Wap ease of use | ○ | ☆ | ★ | ○ | ☆ | ☆ | ☆ | ☆ | ☆ | ☆ | ☆ | ○ |
| **Total test score** | 58 | 67 | 68 | 58 | 72 | 63 | 63 | 64 | 60 | 71 | 70 | 62 |

**KEY**

★ ☆ ○ ◒ ●

best ⟷ worst

## TOTAL TEST SCORE

This score ignores price and is based on:

**General phone performance (60% of total test score)**

| | |
|---|---|
| Ease of use | 30% |
| Sound quality | 25% |
| Battery life | 20% |
| Weak signal areas | 20% |
| Durability | 5% |

**Wap performance (40% of total test score)**

| | |
|---|---|
| Performance | 50% |
| Ease of use | 50% |

## NOTES

### Specification

1 Phone handset prices vary greatly depending on the type of tariff and package you choose. Normally, contract handsets are cheaper to buy than prepay ones, though they could cost more in the long run when you add the line rental.

### Features

2 This is the maximum number of contacts each phone can store. Some phones don't have a built-in phone memory, but store your contact phone numbers on your Sim card. This means that if you swap Sim cards (either because you change networks or you need a replacement) you'll lose all your contacts.

3 Once a Wap address has been stored in the phone's memory (or Sim card), access profiles allow you to go directly to a Wap site without having to type its address. The greater the number of access profiles, the easier it is to switch between Wap sites.

### Phone performance

4 In our tests, standby battery life was worked out by letting a fully charged battery drain flat while the phone was in standby mode. The rating for battery life in use was worked out by mimicking a typical pattern of use – three minutes of talk time per hour, followed by 57 minutes with the phone in standby, for ten hours a day.

5 To assess sound quality (both to and from the mobile phone), a series of words was read out over the phone, and a second person on the end of the line wrote them down. An intelligibility rating was then calculated based on the number of correct words.

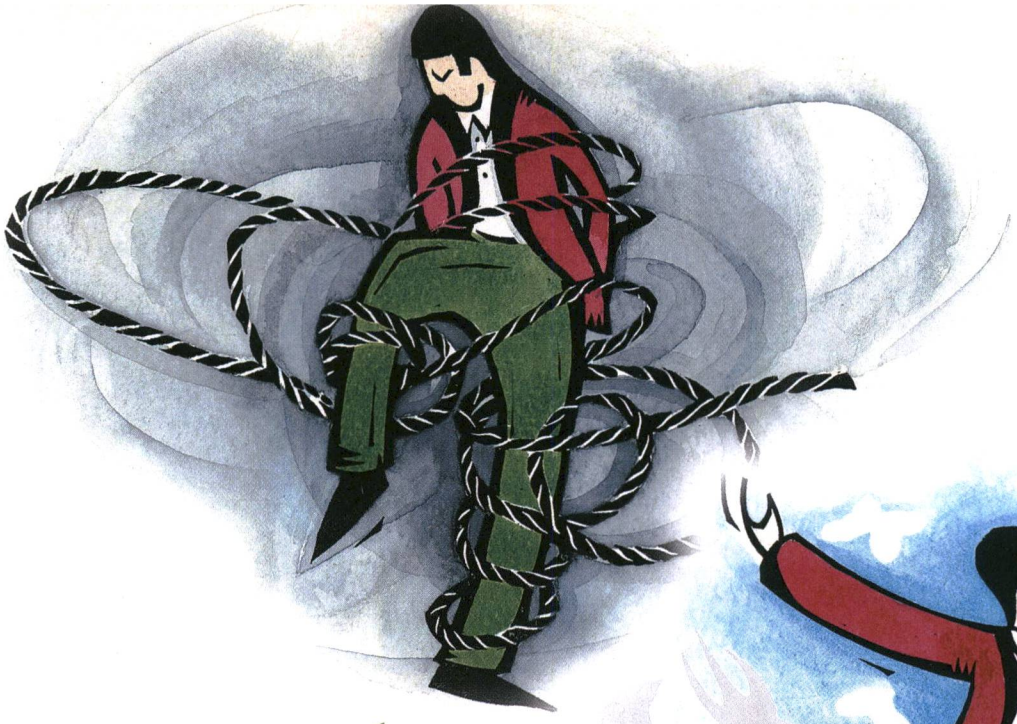
6 We tumbled each phone for five minutes, to see how well they coped with physical shock.

### Wap performance

7 Our testers rated the clarity of the Wap information supplied with each mobile .

8 We looked at the ways you can set up each phone for Wap use. We also checked how easy it was to save access profiles, favourites and bookmarks, and alternate between them.

9 We timed how quickly the phones accessed Wap sites. Our testers also looked at how quickly the portal could be accessed, and the speed with which you could navigate within a Wap site.



# Escape to stakeholder

## Stakeholder pensions offer you freedom from the high charges and inflexibility of many personal pensions

Stakeholder pensions will be launched next month and, for many people, they will be an ideal way to save for retirement. The government's aim in introducing these new schemes is to provide low-cost pensions for people who have no provision other than the state pension. But they may also be worth considering even if you are already in your employer's pension scheme or if you contribute to a personal pension.

Until now, if your employer didn't provide a pension scheme, the usual alternative was a personal pension. Unfortunately, these often had swingeing charges and were inflexible. For example, if you wanted to switch to a different pension provider, there were likely to be substantial penalties. Consumers' Association has long campaigned against high-charging and inflexible personal pensions, so we welcome the fact that good-value and flexible pensions will soon be available.

### MUCH MORE FLEXIBLE

To make stakeholder pensions accessible to people on low incomes, providers must accept monthly contributions of as little as £20. To keep the pensions flexible, you can stop and start payments, change the amount (subject to the £20 minimum) and transfer your pension between providers without penalty.

When you open a stakeholder pension, your money goes into a fund along with that from other members who belong to the scheme. The money is invested and then, when you retire, your portion of the fund is used to buy you a pension.

You make contributions net of basic-rate tax. So with basic-rate tax at 22 per cent, you pay only £78 for a £100 contribution. If you're a higher-rate taxpayer, you claim the extra relief through your tax return.

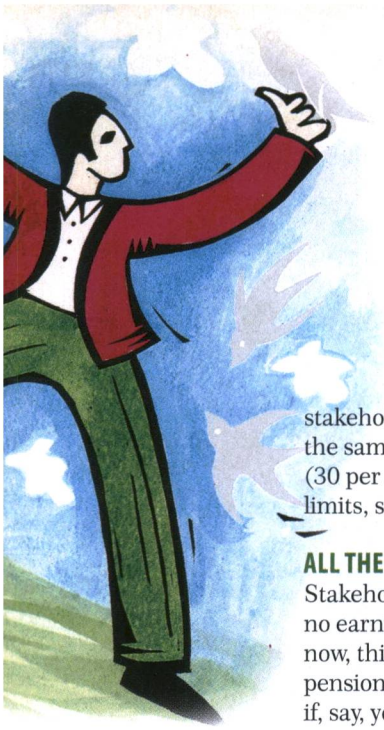
In each tax year, you can contribute up to £3,600 after tax relief, or your age-related personal pension contribution limit, whichever is the greater. So someone aged 30 earning £15,000 could previously contribute no more than £2,625 including tax relief to a personal pension (17.5 per cent of their salary). Now they can put nearly £1,000 more in a

### NEED MORE HELP?

If you don't contribute to a good pension scheme already, or your current pension savings need topping up, stakeholder pensions are well worth considering. But pension planning is a complex area so, if you're unsure, get independent advice, especially if you want to sort out what to do with existing pensions.

A good starting point to find out whether stakeholder might be suitable for you is to use the 'decision trees' provided by the Financial Services Authority (FSA). These are a series of flowcharts, on the FSA's website or available by post (see 'Contacts', p59). However, following the decision trees alone does not constitute advice and there are situations where individual advice is essential.

Obtaining good, impartial advice may not be easy. If your employer is offering a stakeholder scheme, it may bring in an adviser to help you decide what's best. Otherwise, find an independent adviser who is qualified to advise on pensions (you can check this with the FSA – see 'Contacts', p59). Before making your choice, it's worth speaking to several advisers to find out how much they'd charge for advising you.



stakeholder pension. But someone aged 51 earning the same amount can still contribute up to £4,500 (30 per cent of their salary). For more on contribution limits, see *Which? Tax Saving Guide 2000*, p28.

### ALL THE FAMILY

Stakeholder pensions will be good for anyone who has no earnings but would like to pay into a pension. Until now, this hasn't been allowed, but stakeholder pensions will lift this restriction. This could be useful if, say, your partner is caring for the family full-time and has no earnings. Stakeholder pensions allow you to save up to £2,808 a year for them (and they would get tax relief at the basic rate, bringing it up to £3,600). You can even open a stakeholder pension for a child.

**Flexible and good-value pensions are about to become available to all**

### LOW CHARGES

One of the main attractions of stakeholder pensions is that they will have low costs. Administration charges on stakeholder pensions are limited to a maximum 1 per cent a year on the value of your fund, and they must have no initial or exit charges. This is low compared with charges levied on personal pensions – until recently, many had initial and annual charges as well as penalties for transferring.

To an industry used to raking it in through charges and commission, this '1 per cent world', as it has been called, is a challenge, and some well-known financial companies – including Alliance & Leicester, National Mutual and Skandia Life – have said that they will not offer stakeholder pensions.

### WIDELY AVAILABLE

Despite this, stakeholder pensions will be widely and easily available. You will be able to buy them from high-street banks, insurers and independent financial advisers (IFAs). And all employers that don't currently make pension provisions for their staff will have to provide access to a stakeholder scheme if they employ five or more staff. Providing access means that employers will have to designate a specific scheme and, if you choose to join it, collect payments directly from your pay.

In addition, other groups, such as trade unions and professional bodies, will offer stakeholder pensions to their members. These may be useful if you are self-employed or working for an employer with fewer than five staff, as your group may be able to negotiate lower charges (less than 1 per cent) for members.

### HOW STAKEHOLDERS STACK UP...

This all sounds very positive, but how do the new stakeholder pensions compare with other currently available pensions?

### Personal pensions

Stakeholder pensions have many of the advantages of personal pensions but none of the disadvantages. As with personal pensions, you can continue to contribute to your pension fund if you change employer and you can retire and draw a pension from age 50 (if you can afford to).

Unlike personal pensions, stakeholder pensions allow you to continue paying into your pension even if you're not earning. They also have lower charges than personal pensions, and there are no penalties if you choose to switch to another provider.

All in all, if you're looking for a new pension, stakeholder schemes will almost always be a better bet than old-style personal pensions.

### Employers' schemes

If you belong to your employer's pension scheme, the best option for you is almost certainly to stay put. Your employer is obliged to contribute to the scheme, and many companies also pick up the tab for all the charges, which makes the schemes very good value.

Companies that already offer an employer's scheme won't also have to offer stakeholder pensions. However, you can contribute to a stakeholder pension as well as being in your employer's scheme if you earn under £30,000 a year – see 'Member of an employer's pension scheme', opposite.

### Group personal pensions

Instead of offering an employer's scheme, some companies contribute to a special type of personal pension called a group personal pension (GPP). If your employer provides one of these and contributes at least 3 per cent of your basic salary (in addition to whatever you contribute), it is exempt from having to provide access to a stakeholder scheme.

In this case, the GPP will generally be a better bet because of your employer's contribution. Having said this, some GPPs suffer from high charges, just like other personal pensions. So if your employer is setting up a new GPP, ask why it is not setting up a low-cost stakeholder pension instead.

We think employers with existing high-charging GPPs should negotiate with the pension provider to move to stakeholder terms. If your employer cannot reduce the charges, ask whether it will contribute to a stakeholder plan of your choice. But as with other personal pensions, if you already contribute to a GPP, charges to transfer or stop paying in may mean that it's better to stick with it than to switch to a stakeholder pension.

### WHICH ONE TO BUY

In the summer, once all the providers have launched their stakeholder pensions and the market has settled down, *Which?* will publish a comparative assessment to help you decide where to put your money.

ILLUSTRATION JOANNA KERR

## SELF-EMPLOYED PERSON

**Q Should I take out a stakeholder pension?**
A Yes, if you're not already contributing to a personal pension. The charges on stakeholder pensions are less than on old-style personal pensions and, being self-employed, you don't have access to an employer's pension scheme.

**Q I already have a personal pension. Can I switch it across?**
A You've got three options with your personal pension. You could stick with it, stop paying and leave it on ice, or transfer it into a stakeholder plan. But be careful: many personal pensions have hefty penalties if you stop paying in or transfer to another provider, so check these out.

**Q Can I have both?**
A Yes. If you are thinking about increasing your pension savings, you could continue to pay into your personal pension but start a stakeholder pension with the extra money you want to put in. However, your total contributions to both schemes mustn't exceed your pension contribution limit (see *Which? Tax Saving Guide 2000*, p28).

**Q Being self-employed my income is variable. Can I vary my contributions to a stakeholder plan?**
A You can stop and start your payments if you need to and vary the amount you pay. You can also make lump-sum contributions when your finances allow.

**Q How is the tax relief on stakeholder pension contributions given?**
A You contribute net of tax and the pension provider will reclaim tax at the basic rate (with personal pensions, you had to make gross contributions, so this change will help your cash flow). If you are a higher-rate taxpayer, you will need to claim the additional tax relief through your tax return.

## MEMBER OF AN EMPLOYER'S PENSION SCHEME

**Q Does my employer have to offer stakeholder pensions?**
A If your employer already provides a pension scheme that all staff can join, or a group personal pension to which it contributes at least 3 per cent of your salary, it doesn't need to offer a stakeholder scheme. But companies can convert their pension to qualify as a stakeholder scheme, unless it is a traditional final-pay scheme. And your employer could offer a stakeholder scheme in addition to the occupational scheme.

**Q Should I switch to a stakeholder scheme?**
A Almost certainly not. Unless you wanted flexibility not available in your employer's pension (such as the option to retire early) and your employer was willing to contribute to your pension scheme, you would probably lose out if you chose a stakeholder pension instead of your employer's pension.

**Q Can I have both?**
A If you earn less than £30,000 a year, you can contribute up to £3,600 a year into a stakeholder scheme (through your employer or one you choose yourself) on top of what you pay in to your employer's scheme.

**Q Is it better to use a stakeholder pension than additional voluntary contributions (AVCs) to top up my pension savings?**
A Usually, yes. A stakeholder pension will be a better option than an employer's AVC scheme, unless the charges on your employer's AVC scheme are lower than those of a stakeholder scheme, or your employer contributes to your AVC. This is because you can take 25 per cent of the stakeholder fund as a tax-free lump sum on retirement. This option is currently not available with AVCs taken out since 1988.

## EMPLOYEE OF A SMALL COMPANY WITH NO PENSION

**Q My employer doesn't provide a pension scheme. Will stakeholders change this?**
A Yes. If it employs five or more people, your employer will have to offer access to a stakeholder pension by October 2001. This means processing deductions from your pay, providing information and so on. Your employer doesn't have to provide access to people earning less than the lower earnings limit (£72 a week for the 2001-02 tax year).

**Q How does it choose a scheme?**
A Your employer has to 'consult' employees, although the government hasn't specified exactly what this must involve. It should suggest a choice of schemes, and invite views and discussion. If you have a union or staff association, it will also be involved.

**Q Will my employer contribute payments?**
A It isn't obliged to contribute, but you, or your union, could encourage it to do so.

**Q Do I have to join?**
A No. You aren't obliged to join any pension scheme. You could look for a better stakeholder scheme elsewhere – from your union, for example, or from traditional financial institutions. If you don't choose the designated scheme, though, your employer isn't obliged to process contributions directly from your pay.

**Q Will my employer advise me?**
A Your employer can and should give you information to help you decide whether to join its stakeholder scheme, but it must not advise you – only qualified individuals can give investment advice, including advice about pensions. However, it may invite a representative of the stakeholder provider, or an IFA, to talk to you. This may take the form of a presentation to all staff, individual advice, or a combination of the two.

# VCRS AT BARGAIN PRICES

**DVD recorders will eventually kill off the humble VCR, but in the meantime there's never been a better time to buy a Nicam VCR**

It seems the VCR's days are numbered. By the end of the year, DVD recorders will be in the shops, giving high-quality TV recordings on handy CD-shaped disks. So instead of replacing your old VCR with a new one, you may as well wait for recordable DVD, right? Wrong.

For a start, the cost of VCRs has fallen so dramatically that you can now buy a good quality Nicam stereo model for £130. The first recordable DVDs are likely to be at least £1,500, though prices should fall quickly. More importantly, if you don't own a VCR, you won't be able to play your collection of video tapes. And you'll still have a much wider choice of films to buy or rent on video compared with DVD. Many films are not yet available on DVD.

VCRs will be around for a good few years, and this is unlikely to be our last test of new ones. When CD players were launched, it took years before people abandoned their record players and replaced their LP collection with CDs. It's likely that the same thing will happen with videos and DVDs.

## CHOOSING A VCR

You can buy mono VCRs from around £70, but Nicam stereo models cost only a little more and have much better sound quality. We've tested only Nicam models this time.

Two of the models on test are super-VHS (S-VHS) recorders. These are more expensive, but they have better picture quality compared with normal VHS models. S-VHS recorders are designed to use special high-grade tape (which costs more to buy), though they can also use standard VHS tape, which will make recordings that look almost as good.

In our tests, a panel of viewers rated the picture quality of all the machines without knowing which VCR they were assessing – and both S-VHS models easily came top for picture quality. However, even S-VHS models are no match for the exceptional picture quality of DVD players.

To try to compete with DVD a new type of VCR, called digital-VHS (D-VHS), has just been launched. The picture quality of the JVC D-VHS model we looked at wasn't quite as good as DVD, but it was still excellent (see 'Digital-VHS', opposite).

## SEARCHING TAPES

Now that we take the instant access of CD players for granted, searching a video tape for the bit you want seems prehistoric. Over the years, manufacturers have tried to improve VCRs' ease of use, by introduc-

PHOTOGRAPHY JONNY THOMPSON, JOHN TRENHOLM

ing features, such as tape library systems, index marks and quick rewind.

### Tape library systems

Both Panasonic models and the Thomson have a tape library feature that stores details of your recordings so that you know what's on each tape. The information (including the date, time, programme name and channel) is recorded on to a memory chip inside the VCR each time you make a recording. When you insert a tape, the list of recordings is shown on-screen. You can search through the information stored in the tape library to find out which tape contains the particular programme you're looking for.

The Sanyo also has a tape library system, but it's inconvenient to use because it records the information at the beginning of the tape. Every time you make a recording you have to rewind to the start to store the details. The Sony has a basic tape library feature that works only for the tape currently in the machine. When you eject the tape the information is lost, so it's useful only if you plan to use the same tape for a long time.

**Despite DVD, VCRs will be around for a good few years**

### Index marks

All except the LG automatically add index marks at the beginning of each recording you make. You can then go directly to a certain recording without having to search blindly through the tape.

With most VCRs, you have to wind through the index marks manually until you find the recording you want. But both the Panasonics and the Thomson have a feature called introscan, which makes this task easier. These models automatically fast wind through the index marks, and play a few seconds of each recording before moving on to the next. All you need to do is stop the search when it reaches the recording you're looking for.

The Sanyo goes one step further, by displaying on-screen a small image from the start of each index mark – you just click on the recording you want to watch.

### Quick rewind

Many VCRs now have a high speed rewind to dramatically speed up rewind times. A three-hour tape takes just over a minute to rewind on models with this feature – half the time of other VCRs.

### MAKING RECORDINGS

There are several features that help you to make new recordings.

The Sanyo and Sony VCRs can be set to make timer recordings without having to turn on the TV. The timer details are shown on the VCR's front panel instead of on the TV's screen.

To help you squeeze more recordings on to a tape, all models have a long-play mode which doubles the recording time. However, this almost always reduces the picture quality. The two Panasonic models have an extended long-play mode, which will give you three times the standard recording time.

Most of the VCRs on test have intelligent long play, which will automatically select long-play mode if a timer recording is likely to run out of tape in standard play.

When making a new recording, the Hitachi, Philips and Thomson have a handy feature which finds the next section of blank tape at the press of a button.

If you have impaired hearing and would like to record subtitles, consider buying either of the two Panasonics or the Thomson – the only models on test that can record subtitles.

The JVC HR-J670EK, Panasonic NJ-FJ710B-S, Philips, Samsung, Sony, Thomson and Toshiba all let you record whatever programme is currently showing on TV by pressing just one button, regardless of which channel is selected on the VCR. This system, called direct TV recording, is an AV link feature that works only with compatible TVs.

## DIGITAL-VHS: TECHNOLOGY WITH BUILT-IN OBSOLESCENCE?

The JVC HM-DR10000EK VCR (£1,000) records digitally on to D-VHS tape. It's expensive, but has better picture quality than the already impressive S-VHS models on test. However, the picture quality isn't quite as good as DVD.

It has a number of useful features, including a tape library system and an LCD display on the remote control so you can make timer recordings without having to turn on your TV. But it doesn't have VideoPlus Deluxe (see 'Recording digital programmes', overleaf), which is disappointing for such a pricey VCR.

D-VHS tapes cost a hefty £25 each, though each one lasts for up to 21 hours depending on the quality setting you choose – you get seven hours at best quality. The JVC can also use S-VHS and standard VHS tapes, though the picture quality isn't as good.

Although recordings look impressive, it's hard to see D-VHS as anything other than a stopgap until recordable DVD arrives. The JVC costs almost as much as the predicted price of DVD recorders, and you still have to wait for tapes to wind.

## THE GROWTH OF DVD

DVD players have now been around for two years in the UK, and, despite the fact that current models can't make recordings, DVD has established itself much faster than the VCR did back in the 1970s. It has been predicted that 30 per cent of households across Europe will own a DVD player within three years. By then, it's likely that more pre-recorded DVD disks will be sold than pre-recorded VHS tapes.

Industry experts think that the development of DVD recorders signals the end of VCRs because DVDs have better picture and sound quality, and you can jump quickly to the start of each recording on the disk. However, you can do this using index marks on most new VCRs – you just have to wait for the tape to wind. Many people will probably want to keep their VCR for a while yet, so they can play old videos, and bide their time until the price of DVD recorders falls significantly.

Mark Coggin, one of our lab experts, assesses the impact of DVD recorders

## We found a wide variation in picture quality

### RECORDING DIGITAL PROGRAMMES

By using VideoPlus Deluxe, you can easily make timer recordings of digital TV programmes with both Panasonics and the Toshiba. This feature allows you to record programmes from different digital channels, because the VCR automatically changes to the correct channel.

You can still make timer recordings from digital TV with the other models on test, but only from the channel that your set-top box is tuned to when you set up the recording. But VideoPlus Deluxe codes may shortly be a thing of the past. In the near future, all the VCRs with AV link systems should let you program timer recordings directly from the on-screen electronic programme guide, which should make timer recordings extremely simple.

When you record a widescreen programme from digital TV, the VCRs on test don't record the information to tell your TV to switch to widescreen mode. You have to select the widescreen option manually on your TV when you play back widescreen recordings, which is inconvenient.

### CAMCORDER EDITING

If you plan to edit camcorder films, choose a VCR with insert edit, assemble edit, audio dubbing, and AV and microphone inputs on the front panel. These front panel inputs save you from having to reach around the back to plug in your camcorder. Assemble edit produces an edited film after you select which parts of your camcorder film you want to edit together, and in which order they should be assembled. Audio dubbing lets you add another soundtrack, and insert edit allows you to add a video clip into the middle of a recording.

All the VCRs on test can wind through recordings in slow motion, and all except the Panasonic NJ-FJ710B-S can advance one frame at a time. This is handy if you want to find a precise position when editing a tape. Some VCRs have jog and shuttle dials – useful for helping you to control the tape speed. VCRs without this feature have buttons which are more fiddly to use.

The VCRs have at least four heads, which ensures you get a good still picture when the video is paused or in slow motion.

### RELIABILITY RESULTS

In our latest reliability survey, we asked thousands of *Which?* members how often their products had broken down. Bush/Murphy, Goodmans, and Toshiba had above average reliability, while Akai VCRs needed the most repairs.

### BEST BUY

It's a great time to buy a VCR as they are cheaper than ever. But you'll need to choose carefully because we found a wide variation in picture and sound quality. All the Best Buys did well in our technical tests, and have a good range of features.

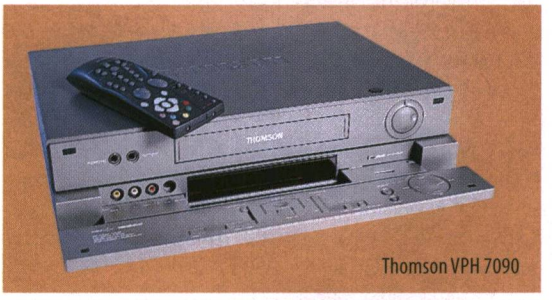
Despite its modest price, the **Sharp VC-MH722HM £130** from Dixons has good picture quality and is reasonably easy to use. It's also a pretty good option for camcorder editing, as it has assemble edit and AV inputs on the front panel. But it doesn't have the full range of editing features. Sharp VCRs were average in our latest reliability survey.

The **Thomson VPH 7090 £240** from Comet is the best choice for camcorder editing. It has recently been replaced by the **VTH 7090**, which now has VideoPlus Deluxe for making timer recordings of digital TV stations, and the styling of the front panel has changed.

It has a jog shuttle, AV inputs on the front panel, as well as insert edit, assemble edit and audio dubbing for camcorder editing. Its tape library system is easy to use, and it has good picture quality. Not enough people in our reliability survey owned Thomson VCRs, so we don't know how reliable they are.

S-VHS models cost more, but they have excellent picture quality. The **Panasonic NV-HS960B-S £450** from Miller Brothers is expensive, but was the best VCR on test, with superb picture quality and loads of handy features, including a jog shuttle, high-speed rewind, a good tape library system, and VideoPlus Deluxe. It's also great for editing camcorder films. Panasonic VCRs were average in our reliability survey.

Sharp VC-MH722HM


Thomson VPH 7090

Panasonic NV-HS960B-S

Bush VCR920NVP

Goodmans GVR6603

Hitachi VT-FX940EUKN

JVC HR-J670EK

LG Electronics BC999NI

Panasonic NJ-FJ710B-S

Philips VR806

Proline VN2000

Samsung SV-637B

Sanyo VHR-H900E

Sharp VC-MH722HM

Sony SLV-SE800G

Thomson VPH 7090

Toshiba V-860UK

JVC HR-S6700EK

Panasonic NV-HS960B-S

## Nicam VCRs

| | Specification | | | | Playback | | | Recording | | | | Camcorder features | | | | | VideoPlus Deluxe | | Performance | | | Ease of use | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Price 1▷ | Width x depth x height (cm) | Number of AV/SCART sockets | Remote also controls TV | High-speed rewind 2▷ | Jog shuttle 3▷ | Tape library system 4▷ | Intelligent long play 5▷ | Blank tape search 6▷ | Indication of time left on tape | Timer programs/period 7▷ | Audio dubbing 8▷ | Microphone socket | Insert edit 9▷ | Assemble edit 10▷ | Front panel AV inputs 11▷ | Compatible with SkyDigital set-top boxes 12▷ | Compatible with ONdigital set-top boxes 12▷ | Picture quality – standard play | Picture quality – long play | Sound quality – standard play | Setting up and instructions | Making recordings | Playback features | Total test score |
| **VHS** | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Bush** VCR920NVP | 100 | 29x38x9.5 | 1 | | | | | | | | 8 / 1 month | | | | | | | | ○ | ◒ | ★ | ◒ | ◒ | ○ | 50 |
| **Goodmans** GVR6603 | 120 | 29.5x38x9.5 | 1 | | | | | | | | 8 / 1 month | | | | | | | | ○ | ◒ | ★ | ◒ | ○ | ○ | 56 |
| **Hitachi** VT-FX940EUKN | 140 | 20x38x9.5 | 2 | | | | | | ✓ | ✓ | 6 / 1 month | | | | | | | | ◒ | ◒ | ◒ | ○ | ○ | ○ | 46 |
| **JVC** HR-J670EK | 150 | 29.5x40x9.5 | 3 | ✓[1] | | | | ✓ | | ✓ | 8 / 1 year | | | | | ✓ | | | ○ | ◒ | ☆ | ○ | ○ | ○ | 59 |
| **LG Electronics** BC999NI | *130* | 28.5x36x10 | 3 | | ✓ | | | | | ✓ | 7 / 1 month | | | | | ✓ | | | ◒ | ◒ | ★ | ○ | ◒ | ◒ | 46 |
| **Panasonic** NJ-FJ710B-S | 250 | 32x43x8.5 | 3 | ✓ | ✓ | | ✓ | ✓ | | ✓ | 8 / 1 month | ✓ | | | | ✓ | ✓ | Philips | ☆ | ☆ | ★ | ☆ | ○ | ○ | 74 |
| **Philips** VR806 [2] | 200 | 32x43.5x10.5 | 3 | ✓ | | | | | ✓ | ✓ | 6 / 1 month | ✓ | | | ✓ | ✓ | | | ☆ | ○ | ★ | ○ | ○ | ☆ | 65 |
| **Proline** VN2000 [3] | 100 | 28.5x36x9.5 | 2 | | | | | ✓ | | ✓ | 8 / 1 month | | | | | | | | ○ | ◒ | ○ | ○ | ○ | ○ | 52 |
| **Samsung** SV-637B | *160* | 31x36x9.5 | 3 | ✓ | ✓ | | | ✓ | | ✓ | 6 / 1 month | ✓ | | | | ✓ | | | ○ | ◒ | ★ | ○ | ◒ | ☆ | 64 |
| **Sanyo** VHR-H900E | 200 | 30.5x36x10 | 3 | | ✓ | | ✓ | ✓ | | ✓ | 6 / 1 year | ✓ | | | | ✓ | | | ○ | ○ | ★ | ☆ | ☆ | ○ | 67 |
| **Sharp** VC-MH722HM | 130 | 29x43x9 | 3 | ✓[4] | ✓ | | | | | ✓ | 8 / 1 year | | | | ✓ | ✓ | | | ☆ | ○ | ☆ | ○ | ○ | ○ | 62 |
| **Sony** SLV-SE800G | 230 | 31x43x10 | 3 | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | 8 / 1 month | ✓ | | | | ✓ | | | ☆ | ◒ | ★ | ○ | ○ | ○ | 69 |
| **Thomson** VPH 7090 [5] | 240 | 35.5x44x10 | 4 | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | 8 / 1 year | ✓ | ✓ | ✓ | ✓ | ✓ | See[5] | See[5] | ☆ | ○ | ☆ | ○ | ○ | ☆ | 70 |
| **Toshiba** V-860UK | 250 | 29x43x9.5 | 3 | ✓ | ✓ | ✓ | | ✓ | | | 6 / 1 month | ✓ | ✓ | ✓ | | ✓ | ✓ | Pace, Philips, Toshiba | ○ | ○ | ○ | ☆ | ○ | ○ | 57 |
| **S-VHS** | | | | | | | | | | | | | | | | | | | | | | | | | |
| **JVC** HR-S6700EK | 250 | 36.5x40x9.5 | 4 | ✓[1] | | | | ✓ | | ✓ | 8 / 1 year | | | | | ✓ | | | ★ | ☆ | ★ | ○ | ○ | ○ | 72 |
| **Panasonic** NV-HS960B-S | 450 | 32.5x43x9 | 4 | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | 8 / 1 month | ✓ | | ✓ | ✓ | ✓ | ✓ | Philips | ★ | ★ | ★ | ○ | ○ | ○ | 79 |

1 Will control only JVC TVs 2 It has recently been discontinued but you may still find it in the shops 3 Available only in Comet 4 Will control only Sharp TVs 5 It has recently been replaced by the Thomson VTH 7090, which has VideoPlus Deluxe codes and different front panel styling

**NOTES**
VCRs highlighted in **red** appear in the Best Buy Guide, opposite.

**Specification**
1 This is the cheapest, widely available price we found in a high-street survey. For models that aren't widely available we've given the manufacturer's guide price in *italics*.

**Playback**
2 Those VCRs with a ✓ could rewind a three-hour tape in 1min 10sec or less.
3 A jog control moves the tape forwards or backwards frame by frame, and a shuttle lets you watch the tape at five different speeds forward or back.
4 See 'Tape library systems', p25.

**Recording**
5 Automatically switches to long-play mode if a timer recording is likely to run out of tape in standard play.
6 VCRs with a ✓ can find the next section of blank tape before you start recording.
7 This is the maximum number of programs you can set in advance.

**Camcorder features**
8 This lets you add your own soundtrack (in mono only) on top of the existing stereo one.
9 Makes it easier to replace part of a recording with new picture and sound to give a neat join.
10 Lets you assemble an edited film after choosing which sections of your camcorder film should be included, and in what sequence they should be recorded.
11 These are useful for connecting a camcorder or games console to your VCR.

**VideoPlus Deluxe**
12 All models have basic VideoPlus to make it easy to record terrestrial stations. A few VCRs (those with a ✓) also have VideoPlus Deluxe to help you make timer recordings of digital TV stations.
If you have ONdigital, check which VCRs work with your set-top box. Some VCRs let you make timer recordings from analogue satellite set-top boxes, but this is of limited use as they are currently being phased out.

**KEY**
★ ☆ ○ ◒ ●
best — worst
✓ has this feature

**TOTAL TEST SCORE**
This score ignores price and reliability and is based on:

| | |
|---|---|
| **Picture and sound quality** | 50% |
| **Ease of use** | 30% |
| **Useful features** | 20% |

As well as a decent pint, many of us want a decent meal when we go to a pub. Here's a selection of the best rural pubs in Britain – all of which serve top-quality food and drink

A trip to a country pub may be a Sunday lunch treat or part of a break in your favourite corner of Britain. But, as our latest research shows, standards are so hit and miss that you could easily be in for a disappointment.

Which? Books inspectors visited hundreds of pubs in villages and small towns all over Britain to find the very best. As food is now the main attraction for many people visiting country pubs, our undercover team included inspectors from *The Good Food Guide*.

Overall, they found that the best pubs are putting more and more effort into providing good, fresh food using well-sourced, often local, ingredients, rather than relying on pre-prepared frozen catering packs and microwaves. They also serve real beers and, increasingly, a good choice of wines by the glass.

## OUR INSPECTIONS

In autumn last year, we assessed feedback from readers of the previous edition of *The Which? Guide to Country Pubs* and sent questionnaires to the most likely candidates for the new edition. We then carried out hundreds of anonymous inspections in England, Wales and Scotland, checking out the quality and range of food and wine; the availability of real ales and other drinks (such as local ciders or malt whiskies); the characteristics of the pub, including its décor and facilities; and its overall atmosphere and service.

From the results of our research, we selected around 900 pubs for the guide.

## What they revealed

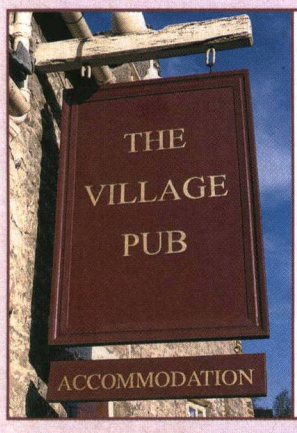
According to our inspectors, the best pubs can stand shoulder to shoulder with the best restaurants for quality of food – and often beat them on value for money and atmosphere.

Many pubs source at least some of their ingredients from local suppliers, which not only benefits the community but helps give the pub a sense of identity. Inspectors found that the best items are almost always those chalked up on a daily changing board, although many pubs also have printed menus.

# COUNTRY PUBS

## OUR TOP COUNTRY PUBS

**The following is a selection of some of the best pubs around Britain**




**Village Pub, Barnsley, Gloucestershire (01285 740421)**
Genteel inn with ambitious food, three real ales, and excellent wines by the glass.
**Sample dishes** Steamed mussels and clams with lemon and garlic £5.50; poached lamb knuckle with spiced pumpkin, tomato and pesto £11; pear and almond tart £4.

**Drewe Arms, Broadhembury, Devon (01404 841267)**
Large, immaculate old pub with a quirky, pleasant interior. Fresh seafood is a speciality. Otter Brewery beers served direct from the cask.
**Sample dishes** Whitebait deep-fried with rocket £6; skate wing with black butter and capers £11; hazelnut parfait £4.50.

**Yorke Arms, Ramsgill, North Yorkshire (01423 755243)**
An 18th-century former shooting lodge with unspoilt homely interior. Black Sheep beer, fine wine list and unpretentious, inventive cooking.
**Sample dishes** Artichoke and tomato tartare with tuna £5.50; brill, scallop and crab risotto £13; passion fruit sablé £5.50.

**East End Arms, East End, Hampshire (01590 626223)**
Popular local, with Ringwood ales on tap, a good wine list, inventive snacks and fine full-scale meals.
**Sample dishes** Devilled lambs' kidneys £4; pan-fried rib-eye steak with Stilton butter and chips £12; lime and passion fruit cheesecake £3.75.

**Bell Inn, Horndon on the Hill, Essex (01375 642463)**
A 500-year-old inn with knowledgeable, enthusiastic service, good range of guest ales, extensive wine list and imaginative food.
**Sample dishes** Turnip and mustard soup with crisp tongue £4; roast partridge and damson jus £14; caramel-roasted apple with a brandy snap and vanilla ice cream £4.

The buildings of some country pubs often have a fascinating history. Many have been thoughtfully renovated without being turned into pastiches of ye olde inne, blending modern elements with original features. Children are welcome in many pubs these days. Choices for vegetarians have expanded dramatically, and there are more non-smoking areas.

We found that real ales – although in decline generally throughout Britain – continue to thrive in good country pubs. Some pubs make an effort to support local and regional breweries, serving frequently changing 'guest beers' that would otherwise be difficult for their customers to try.

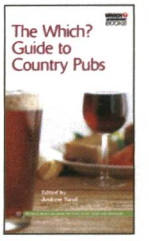
Wines have improved since the days when the range in most pubs consisted of 'red' or 'white'. Many pubs have wine lists on a par with those of good restaurants, but with far more reasonable mark-ups, and many provide a decent choice by the glass.

In the pubs that failed to make the grade, our inspectors found poor cooking standards, bog-standard beers, dire wines, surly service, décor that had seen better days, and greedy pricing. One inspector told us: 'The first thing that struck us on entering the pub was the smell of stale fat.' Another said, after visiting a pub that had changed hands: 'A pub that used to be a pleasure to visit has become a nightmare, a prime example of how tourists are ripped off and insulted with production-line cooking.'

PHOTOGRAPHY MIKE CHARITY, SOLANT NEWS, MICHAEL SULLIVAN, DEREK EVANS/KIETH JAMES

## WHICH? PUB GUIDE

*The Which? Guide to Country Pubs* (£14.99, published next month) lists around 900 of Britain's best country pubs, giving details of food, setting, atmosphere and more. Call **0800 252 100** and quote code WGCP(WB0301) for your copy (p&p is free).

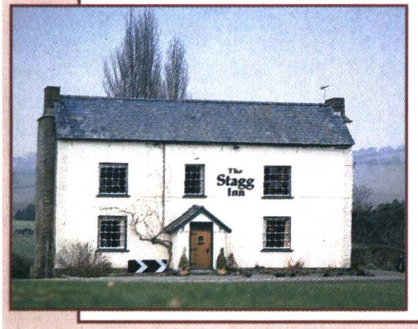



## THE COUNTRY PUB UNDER THREAT

**On average, one country pub closes every day as a result of falling trade and economic pressures. The pub was once the heart of the village, but people nowadays have numerous other demands on their time and money such as shopping, watching TV, playing computer games and so on. Many pubs have been converted into private houses or become full-blown restaurants. Others have remained pubs but have been bought up by chains and 'dumbed down' into themed venues, with identikit menus heavily reliant on bought-in frozen food.**

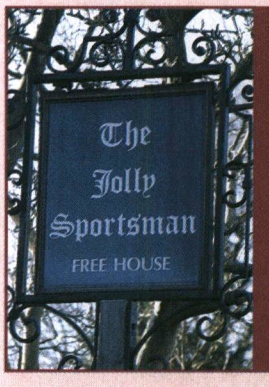
**The good news is that the very best places – such as those featured in the guide – are constantly finding new ways to improve, providing ever better food and drink and offering value for money in a very friendly and often charming setting. But if genuine country pubs continue to close or change, this precious, uniquely-British institution might well become a rare bird indeed.**

### Stagg Inn, Titley, Herefordshire (01544 230222)




One of the best dining pubs in Britain, where local produce is treated to the sophisticated cooking skills of top chef and co-owner Steve Reynolds.

**Sample dishes** Seared scallops with creamed leeks and black pepper oil £5.50; hare confit with Madeira sauce and beetroot gratin £12.50; brown sugar hazelnut pavlova with banana and butterscotch £3.50.




### Jolly Sportsman, East Chiltington, East Sussex (01273 890400)

Tiled and weatherboarded pub with garden, atmospheric public bar and separate dining room. Good wine list and serious kitchen skills.

**Sample dishes** Crab, shrimp and papaya salad £5.25; crisp duck confit on Puy lentils £10.50; roast nectarine with honey and brandy ice cream £5.

### Star Inn, Harome, North Yorkshire (01439 770397)

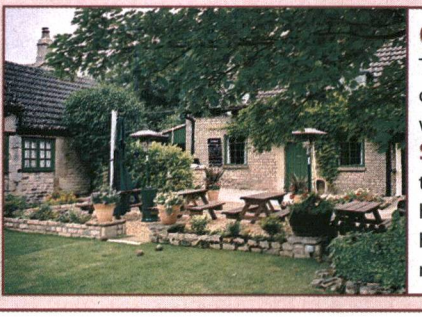
Seriously accomplished cooking in a characterful building. Imaginative wine list and good beers.

**Sample dishes** Grilled black pudding with foie gras, apple and vanilla chutney £9; braised lamb shank with root vegetables, parsnip purée, rosemary and pearl barley £12; baked ginger parkin with rhubarb ripple ice cream and hot spiced syrup £4.50.

### Nantyffin Cider Mill Inn, Crickhowell, Powys (01873 810775)

Very popular pub, with a good range of real ales, ciders and wines. Fine cooking gives local ingredients an international twist.

**Sample dishes** Grilled Welsh goats' cheese with sauté leeks and red wine dressing £5.25; Welsh lamb confit with herb mash and rosemary and garlic sauce £9; pear and almond tart with sauce anglaise £4.25.



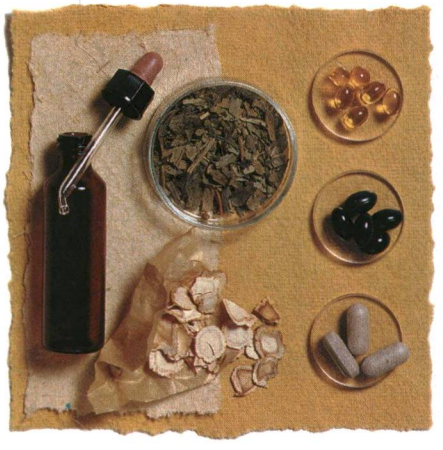
### Olive Branch, Clipsham, Rutland (01780 410355)

This relaxed pub boasts fine modern European dishes alongside good bar snacks, an excellent wine list, and beers from local micro-breweries.

**Sample dishes** Oven-baked mozzarella cheese, tomato and aubergine £4.50; baked cod fillet with hummus crust, mashed potato and crispy Parma ham £10; toasted rice pudding with figs and raspberry sauce £4.50.

# Nature's cures

**Natural remedies can help with many health problems, but they're not always without risk. We review the efficacy and safety evidence for ten remedies**



It's no longer unusual to reach for the echinacea at the first sign of a sniffle, or to turn to St John's wort when you're feeling blue. Herbs have a long tradition of use in healing, and people often prefer to take them instead of conventional medicines. However, just because they're natural, it doesn't mean that taking them is without risks. Herbs, like conventional medicines, contain chemicals that can cause powerful reactions, produce side effects, or interact with drugs. But unlike conventional medicines, many aren't tested for safety, efficacy or quality before they go on sale.

Nevertheless, there is a growing body of research on the benefits and risks of natural remedies. So, with the help of four experts, we've reviewed the evidence of ten popular remedies, to help you decide whether they're suitable for you. See p32 and p33 for our verdicts.

## REGULATION

Herbal remedies are regulated in three ways: as licensed herbal medicines, unlicensed herbal medicines, or as food supplements (non-herbal, natural remedies also fall into this category). There are different requirements for products in each of these categories.

Licensed herbal medicines are assessed for safety, quality and efficacy in a similar way to conventional medicines and have a PL (product licence number) marked on their packaging. There are no specific safety and quality standards required for unlicensed herbal medicines so they don't have to undergo these rigorous assessments. Unlicensed herbal remedies are not allowed to make any written claims about their use or effectiveness on their labels. Food supplements are not subject to any rigorous safety, quality and efficacy assessments either. But they can make claims that suggest a health benefit, such as: 'these capsules may be chosen by people wanting to maintain a healthy skin' (on an evening primrose oil supplement), or 'could help support the immune system and may assist in maintaining a healthy heart and circulation' (on a garlic supplement). Manufacturers of food supplements don't have to produce evidence to back up claims like these before they appear on the label, and the claims don't have to be approved by any authority.

Last year, the House of Lords Select Committee on Science and Technology reviewed evidence on all aspects of herbal remedies. It concluded that further appropriate regulation of these products is needed. Manufacturers of herbal products, though, have argued strongly that it is difficult for them to meet the requirements needed for licensing, which include proving they work. They also argue that the costs involved in providing this evidence might put many of them out of business.

There are now moves to introduce a more effective European regulatory and registration system specifically for herbal medicines that have traditionally been used for 'minor indications'. This would be based on evidence that they have been used to treat specific ailments for a significant period of time. They must also meet agreed safety and quality standards.

## EFFICACY AND SAFETY

There is clear evidence for the efficacy of some natural products but with others, the evidence comes from unreliable and poor-quality studies. It can be difficult to compare results of different studies because they often use different preparations and doses of herbs.

Safety alerts about natural remedies do hit the headlines occasionally. For example, the Chinese herb Aristolochia, and plants at risk of being mistaken for it, were recently banned in the UK following two cases of kidney failure and, last year, the Medicines Control Agency advised that St John's wort might interact with certain medicines, making them less effective.

ILLUSTRATION MANDY PRITTY

A five-year government study looking at adverse effects from natural remedies reported to the National Poisons Information Service concluded that most reported effects were relatively minor. However, there were some serious effects, including cases of liver damage, following the use of certain Chinese herbs, allergic reactions to Royal Jelly, and poisoning from some remedies that contained high levels of metals such as lead. Many reactions, though, may not be reported at all.

## QUALITY CONTROLS

There aren't many published independent studies looking at the quality of unlicensed herbal remedies. In the US, where most herbal products are marketed as food supplements, studies have revealed that the levels of active ingredients claimed on some labels were inaccurate, and that some supplements contained unacceptably high levels of pesticides and lead. Tests carried out by our sister magazine, *Consumer Reports*, in the US, showed that the amount of active ingredients contained in the same brand and dose of herbal supplements could vary from bottle to bottle.

Although some manufacturers have their own safety standards and quality checks, unless products are independently tested, or you restrict your choice to licensed ones, there's no guarantee as to what you're getting.

## GETTING ADVICE

Unfortunately, when buying supplements, you can't rely on getting good advice from staff in health food shops. When our researchers tested the quality of advice given in health food shops ('Unhealthy advice', *Which?*, August 1999, p16) they received good advice in only five of the 30 stores they visited. Doctors, pharmacists and health professionals may not be well informed about natural remedies either. However, a qualified herbal practitioner can prescribe herbal remedies specifically for you. The National Institute of Medical Herbalists maintains a central register of herbalists (see 'Contacts', p59, for details).

## TYPE OF REMEDY

Natural remedies come in various forms – tinctures, teas and pills. The type of extract and the dose used may vary with different products. If you are using a remedy because of evidence published about it, then use the same type of extract and dose used in the study. For example, in our summaries, overleaf, we've stated the doses and extracts recommended for ginko biloba and saw palmetto. Potency can vary depending on growing conditions, storage and manufacture of the herb. Different brands may have different effects.

'Standardised extracts' mean that the herb has been treated to extract its active ingredients. These are more consistent from batch to batch as a precise amount is supplied in each dose. Tablets and capsules contain either a whole herb or an extract of its active ingredient. Tinctures are made by soaking the herb to extract and concentrate its active ingredient. The dose is measured in drops and then diluted in water. Teas and infusions are brewed from the leaves, flowers or roots of the herb.

## TIPS ON USING REMEDIES

- Follow the dosage instructions provided. Start with the lowest dose and don't exceed the recommended dose.
- Consult your doctor or a pharmacist before taking any natural remedies if you are pregnant or breastfeeding, have a pre-existing medical condition, or if you're already taking a medicine or another natural remedy.
- If you feel a remedy is not having any effect or you experience any adverse effect, stop taking it. If your symptoms persist, consult your doctor.

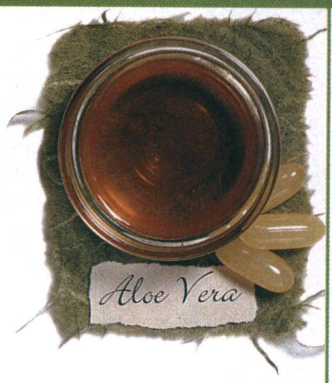
## OUR VERDICT

Natural remedies may help with a variety of medical problems but they're not always harmless. More research is needed to establish whether they work and there needs to be more control to ensure their quality and safety. Consumers need clear information about what conditions to use them for.

Of the ten remedies our experts assessed, overleaf, there's some positive scientific evidence supporting the use of ginkgo biloba, St John's wort and saw palmetto. Aloe vera, echinacea, evening primrose oil, garlic, ginseng and valerian all show promise, but more research is still needed on their effects. There is no good evidence to support using Royal Jelly.

## THE EVIDENCE FOR AND AGAINST TEN POPULAR NATURAL REMEDIES

### ALOE VERA




The gel is extracted from the leaves of the aloe vera plant and used in ointments and creams, or in drinks and capsules. It should not be confused with aloes or aloe juice – the bitter juice that comes from the leaves – which is a laxative.

**Possible uses** To soothe and cleanse damaged skin, to help wounds heal, to calm indigestion and other digestive disorders.

**Evidence** Laboratory studies have found variable results with aloe vera but generally they conclude that the gel has anti-inflammatory effects and can help wounds heal. A recent review of research on aloe vera concluded that the gel may help psoriasis and genital herpes if used externally, and that there's some evidence that it might be useful for lowering blood glucose in people with diabetes and for reducing blood cholesterol levels if taken orally. Research into its effects on digestive disorders is still very limited. Overall, though, these studies are small and few have been carried out on humans. Their quality is not really good enough to be certain of any of aloe vera's claimed benefits, including whether it helps heal wounds.

**Safety** Occasionally it causes mild itching or a rash. The drink can be contaminated with aloes which is a laxative. Check with your doctor before taking it if you have diabetes, and don't drink it if you are pregnant.

**What to look out for** The International Aloe Science Council (IASC), an organisation that works with the aloe industry, puts the IASC seal on products that meet its quality standards.

**Verdict** Aloe vera shows promise – but at the moment positive benefits are only occasionally backed up by research.

### ECHINACEA

This herb was traditionally used by native Americans in North America to heal wounds and treat snakebites.

Three species of echinacea are used and different parts of the plants may be used in different products. The chemistry (and possibly effectiveness) of each one is slightly different.

**Possible uses** To protect against and treat colds, to treat infections and boost the immune system.

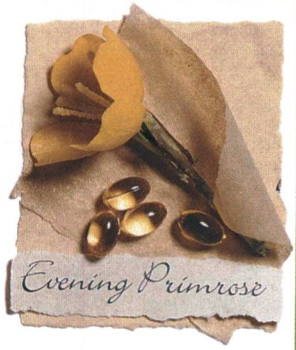
**Evidence** There's evidence from laboratory studies that echinacea can stimulate the immune system. But studies in humans have found inconsistent results. The quality and design of available studies varies and they are confused by the fact that different species and extracts of echinacea are used – which may explain the inconsistent findings. A review of 16 clinical trials concluded that echinacea probably can help prevent and treat colds, but it couldn't recommend which type was effective, or the best dose to take.

**Safety** Whether echinacea is safe to use long term is unclear. Herbal practitioners don't usually recommend using it for more than six to eight weeks, and say a few days should be sufficient. There's debate as to whether it's suitable for use by people with autoimmune diseases, such as Aids and multiple sclerosis. Avoid echinacea if you're taking medicines that suppress your immune system. Rare allergic reactions have been reported.

**What to look out for** Don't take this supplement for more than eight weeks. It may make the mouth tingle.

**Verdict** Echinacea may be worth a try if you feel you're getting a cold – but more research is needed to prove that it has a definite role in preventing and treating colds.

### EVENING PRIMROSE OIL




Evening primrose oil (EPO) is a source of essential fatty acids. It is licensed and available on prescription in the UK for eczema and cyclical breast pain.

**Possible uses** Eczema, atopic dermatitis, rheumatoid arthritis, cyclical breast pain, premenstrual syndrome (PMS).

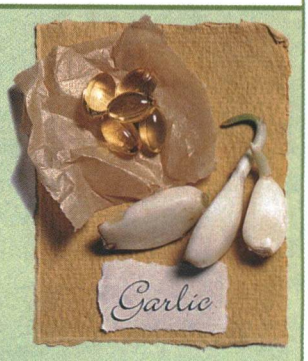
**Evidence** The results of studies are inconsistent. For example, there are mixed results for its use in treating rheumatoid arthritis and eczema. For PMS there's some evidence of an improvement in symptoms, but one review found that it was of limited benefit and another reported inconsistent results. For cyclical breast pain, there have generally been positive results.

**Safety** There are very few reported side effects; the most common are headache, mild nausea and stomach ache. Do not use if you have epilepsy.

**What to look out for** It may take three months to start working.

**Verdict** Available evidence is inconsistent but it may be worth a try.

### GARLIC




Traditionally used for its antiseptic action and to prevent and treat colds and flu.

**Possible uses** Helps prevent colds and infections and symptoms of heart disease.

**Evidence** Some research shows that it may reduce blood clotting, help prevent hardening of the arteries and reduce blood cholesterol levels, but others show no effect. A recent review of research found it has a small effect on reducing cholesterol levels, but the studies were limited. There's not enough evidence that it can prevent infections.

**Safety** Side effects may include gastric irritation, indigestion, nausea, stomach pain. Don't take garlic supplements (without a doctor's advice) if you're on other blood-thinning medication or before surgery.

**What to look out for** Garlic is more effective raw or taken in a supplement. It is thought to lose much of its effectiveness when used in cooking.

**Verdict** It may help protect against some conditions linked to heart disease but more research is needed to confirm this.

### GINKGO BILOBA

Commonly prescribed by doctors in Germany.

**Possible uses** To improve symptoms associated with dementia, memory loss, Alzheimer's, tinnitus and vascular disease.

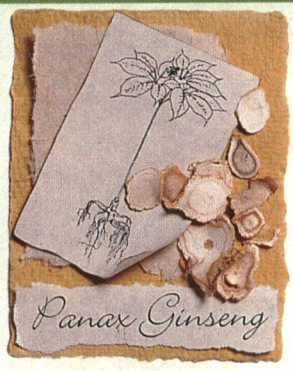
**Evidence** Studies testing the use of ginkgo to treat dementia show it can cause a delay in deterioration or an improvement of symptoms. There's evidence that it improves symptoms associated with the reduced blood circulation to the brain that occurs with ageing. Also, it has a small but significant effect on improving mental ability in people with Alzheimer's. It may help with circulatory problems that cause calf pain during exercise. A recent study found it didn't help with tinnitus.

**Safety** Few reported side effects. Consult a doctor before using this remedy if you're using a blood-thinning medicine or before surgery.

**What to look out for** Most studies testing ginkgo use an extract containing a standard concentration of active ingredients – 24 per cent flavone glycosides and 6 per cent terpene lactones. A guideline dose is 120mg a day (divided into three doses), but this may vary depending on the condition. Take it for at least six weeks before deciding whether it's useful.

**Verdict** There's some evidence for its use in treating dementia and some circulatory problems.

## PANAX GINSENG




Ginseng has a long history of use, especially in China and Korea where it's thought to 'balance the energy'. There are several different species of the herb – Panax ginseng (Asian, Korean or Chinese) and Panax quinquefolius (American). Eleutherococcus senticosus (Siberian Ginseng) is from a different plant but it has similar properties.

**Possible uses** A tonic to improve overall wellbeing, performance and to increase stamina.

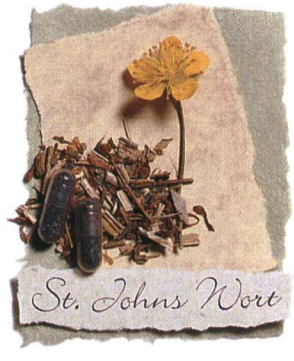
**Evidence** Studies looking at whether ginseng improves general performance show mixed or few effects. Some have found it improves, among other things, fatigue levels and overall wellbeing and may even have beneficial effects on intellectual performance. But, according to our experts, the research used is not always of good quality.

**Safety** Ginseng should not be taken for more than three months at a time. There are rare reports of side effects such as mild hormonal effects in women. Ginseng is not recommended if you've got an infection, hypertension, excessive menstruation, nose bleeds, are using stimulants, or take a lot of caffeine. Ginseng may interact with a number of drugs including blood-thinning medicines and some antidepressants. If you have a medical condition, or are taking any medication, you should consult your doctor before taking ginseng. Do not take it if you are pregnant.

**What to look out for** We've reviewed the evidence for Panax ginseng – Siberian ginseng may have different effects. Check which ginseng plant you are buying.

**Verdict** It's widely used and shows some promise but more research is needed to establish its effectiveness. Check with your doctor that it's suitable for you before you take it.

## ST JOHN'S WORT




St John's wort (SJW) is traditionally used to treat anxiety.

**Possible uses** Treating mild to moderate depression.

**Evidence** This is one of the best-studied herbal remedies. Recent reviews of the evidence have found that it's more effective than a placebo for treating mild to moderate depression and seems to cause fewer side effects than conventional antidepressants. There's evidence that it may be as effective as some conventional antidepressants. It's not clear whether different extracts are equally effective or what the optimum dose is.

**Safety** There are few reported side effects when SJW is taken on its own. However, last year the Medicines Control Agency (MCA) advised that it might interact with certain medicines; these include some antidepressants, anti-HIV drugs, blood-thinning medicines, oral contraceptives, treatments for migraine and asthma, and drugs that suppress the immune system. If you are taking any medication, do not take SJW until you've consulted a doctor or pharmacist. If you're already taking SJW and a medicine, ask your doctor or pharmacist for advice on whether it's all right to continue taking it. Call NHS Direct or check the MCA factsheet, available on its website, (see 'Contacts', p59) for further information.

SJW may cause hypersensitivity to light – reports are rare but advice is to avoid high exposure to sunlight or UV light (for example, through sun beds).

**What to look out for** Allow at least a month before deciding if it's helpful. Check with your doctor that it's a suitable treatment for you.

**Verdict** A potentially useful treatment for mild to moderate depression. However, it may not be suitable if you're taking other medicines.

## ROYAL JELLY

Royal Jelly is a milky-white secretion produced by worker bees to nourish the queen bee. It contains nutrients including proteins, fats, sugars, vitamins and minerals. It's used in Chinese medicine as a tonic, to restore strength after an illness.

**Possible uses** To nourish the skin, prevent signs of ageing, help fatigue and as a general health tonic.

**Evidence** The evidence is scanty, and rarely validated.

**Safety** Some people with a history of allergies or asthma have had allergic reactions to Royal Jelly. Symptoms may be mild but effects can be serious and have resulted in hospital treatment. Some forms contain pollen or bee venom which can cause allergic reactions. Stop using it if you notice even a mild allergic reaction.

**Verdict** There's no clear evidence to support its use. Avoid it if you have a history of asthma or allergy.

## SAW PALMETTO

From the berries of a small palm tree.

**Possible uses** Helps to shrink an enlarged (non-cancerous) prostate referred to as moderate benign prostatic hyperplasia (BPH). Improves symptoms linked with BPH such as problems urinating.

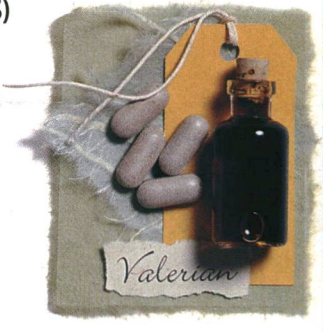
**Evidence** A review of the evidence from 18 studies showed that saw palmetto produced significant improvements in symptoms associated with BPH. These improvements were similar to those achieved using a conventional medicine, but there were fewer side effects in the group taking the herb. There are still questions about its long-term safety and effects, and more long-term monitoring is needed.

**Safety** Side effects are rare but may include stomach upsets. If you're experiencing any symptoms associated with BPH, see a doctor to rule out other diseases, before trying any remedies.

**What to look out for** It may take at least a month before any effect is seen. Clinical trials use a standard dose of 320mg saw palmetto extract per day.

**Verdict** Evidence supports its use in some men with mild to moderate BPH.

## VALERIAN (VALERIANA OFFICINALIS)




Used in the Second World War to help people sleep in air-raid shelters.

**Possible uses** Reduces anxiety, improves quality and depth of sleep.

**Evidence** A promising treatment for improving sleep, but the evidence isn't conclusive. It's been shown to help treat difficulty in falling asleep and to improve sleep quality. However, the studies use different designs, dosages and preparations, and are tested on people with a variety of sleep disorders so its difficult to compare the results.

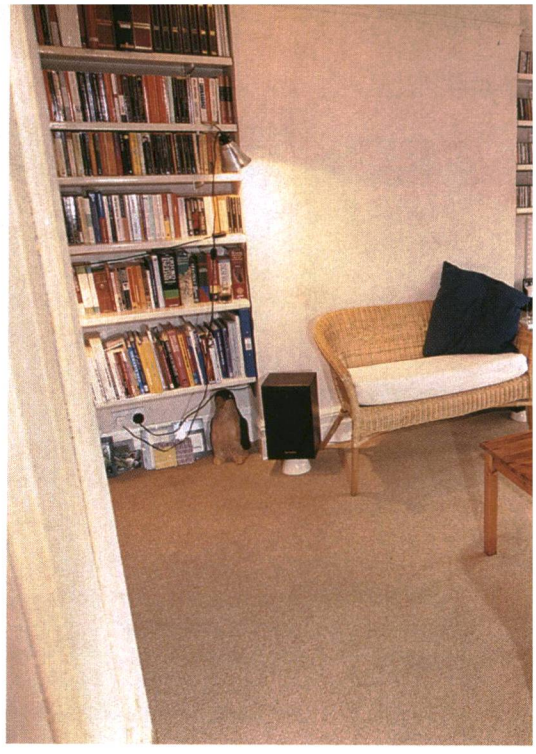
**Safety** Start on the lowest dose. Valerian does not cause excessive sedation but at a higher dose it can aggravate a sensation of tiredness. Avoid using it if you're taking prescription sedatives or alcohol, or if you are pregnant.

**What to look out for** It has an unpleasant smell. It may take a few weeks to see any effect. Valerian isn't addictive, but it's not advisable to use it long term. With persistent sleep problems, the causes rather than the symptoms should be treated.

**Verdict** Valerian may be worth trying if you're experiencing a difficult phase of sleeplessness.

# Selling your home

## Splashing out on a few improvements could make your home easier to sell. We show you how



If you're trying to sell your home, but think it needs a bit of sprucing up first, there's no need to spend a fortune. Undertaking major improvements, such as putting in a new kitchen or bathroom, will certainly increase the value of your home. You won't necessarily get back the whole cost of the improvement, though, and it can be a big hassle. However, by spending a few weeks, a couple of thousand pounds or less, and a bit of effort to make some small but significant changes, you can fairly easily make your home more attractive and easier to sell.

### 1 ON THE MOVE

**Fiona Hall is thinking of selling her flat. Generally, it's in a pretty good state of repair, but she knows there are things that need doing to it. She's less sure about what she should do for a quick and painless sale, and what she could get away with leaving. We sent our experts – a surveyor and an estate agent – to give her a few tips.**

**Fiona lives in Ealing, West London, in a two-bedroomed flat on the first floor of a two-storey converted house. Our experts suggested mostly simple, cosmetic improvements, with approximate costs, which won't necessarily increase the flat's value but should make it easier to sell. Without them, the estate agent says 'the flat would be one of many average properties that are filling the market at the moment'.**

### 2 STRUCTURALLY SOUND

Before worrying about cosmetic improvements, it's important to be sure the structure of your home is sound. The experts said that Fiona's roof needed some attention. It is probably nearing the end of its life, but some maintenance now, costing around £500, could prolong its life and prevent further damage. The surveyor thought there was some rising damp in the entrance hall. This would cost about £500 to put right, but if Fiona decided not to have the work done, she could get a couple of estimates to give to prospective purchasers.

### 3 FIRST IMPRESSIONS

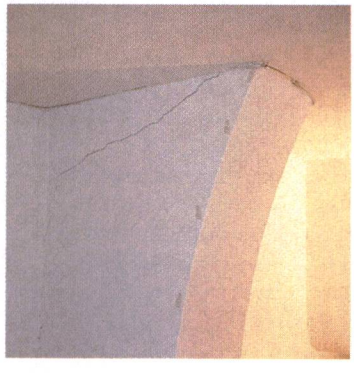
**First impressions are vital when it comes to selling your home, so think about how your house or flat looks from the outside. The state of the entrance hall is also important: negative impressions at this early stage will influence how people look at the rest of your home.**

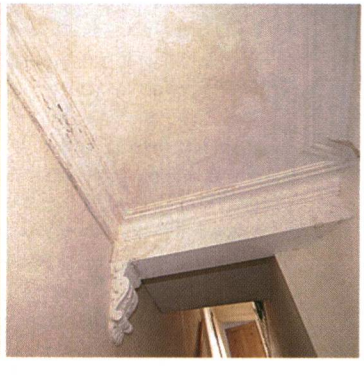
**From the outside, Fiona's flat's not doing too badly: the front of the house is pebble dashed, which is in fairly good condition, and there's a neat, attractive front garden. Having said this, there are two things that give a poor first impression: Fiona's front gate sticks, so it's a struggle to open it; and the paint on the windowsills is flaking. These could easily be sorted out for around £130, and they're both fairly small jobs that Fiona could undertake herself.**

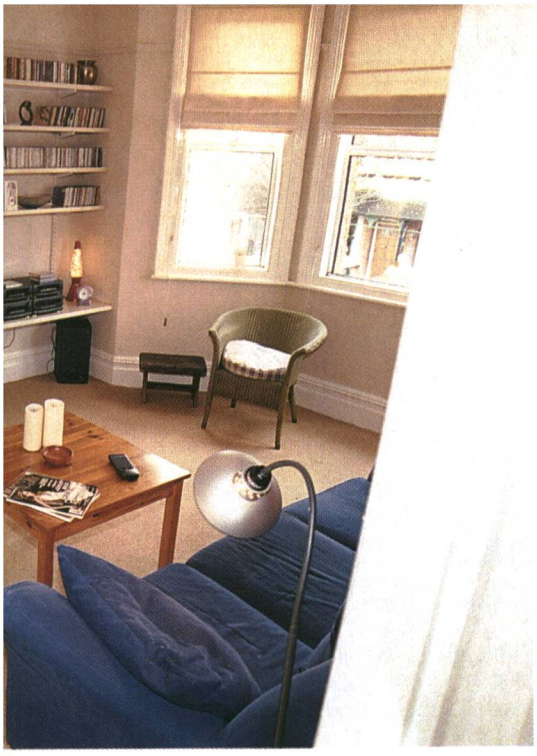
PHOTOGRAPHY JOHN TRENHOLM

### 4 ENTRANCE HALL AND LANDING

To get into Fiona's flat, you go through its own ground-floor entrance hall and stairs. The hall's floor is tiled in original black and white tiles, which are in good condition. Unfortunately, though, the hall's wall and ceiling are stained from a washing machine leak and could do with redecorating. There are also some small cracks, which, although not serious, could easily be filled to improve the hall's appearance and to stop any prospective buyers worrying about what's causing them. The surveyor thought the whole area could be redecorated for around £600, and, if Fiona's budget stretches to it, the landing could also do with re-carpeting, at a cost of about £350. Before any viewings, Fiona should also clear out the bikes and other bits and pieces cluttering the hallway.







## 6 MAIN BEDROOM

This room suffers from condensation, which makes it feel damp and cold. It also causes mould staining on the windows, but this can easily be removed. To help overcome the problem, Fiona needs to reduce the steam entering the bedroom. The surveyor suggested that Fiona fits an extractor fan in the bathroom, and puts the door back on the kitchen – although she'd have to weigh up the effect this would have on making the small kitchen feel more cramped. It's not worth doing these things just for a quick sale, but the room would look and feel much better if it was redecorated.

Attention to detail can be important, too. Fiona could take the time to knock the bedroom door together where it's coming apart and replace some missing detail.

To do all that the experts suggested in here would probably cost around £750.

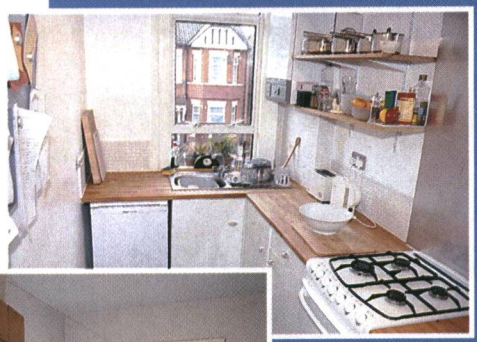
## 7 VALUATION

The experts valued the flat at £150,000. Both felt that the improvements they'd suggested would help the flat sell more easily within three or four weeks of being on the market, giving it an edge over the competition. 'The major advantage in carrying out the works will be to improve marketability and reduce the likely selling period,' said the surveyor.

If Fiona did all the suggested improvements, though, it would probably cost more than £2,500, so the experts each prioritised three things they thought Fiona should do above all else. For both of them, redecorating the hall was a priority. If she spent her money on that, the estate agent said she could probably get away with concentrating on first impressions by sorting out the sticking gate and clearing up the clutter in the hall. But the surveyor felt she should also do the roof: to leave the slipping tiles would 'set alarm bells ringing'. He also felt she should prioritise redecorating the main bedroom.

## 5 KITCHEN AND BATHROOM

These are two of the most important rooms when it comes to selling your home. A good – or bad – kitchen or bathroom can tip the scales for – or against – a sale.

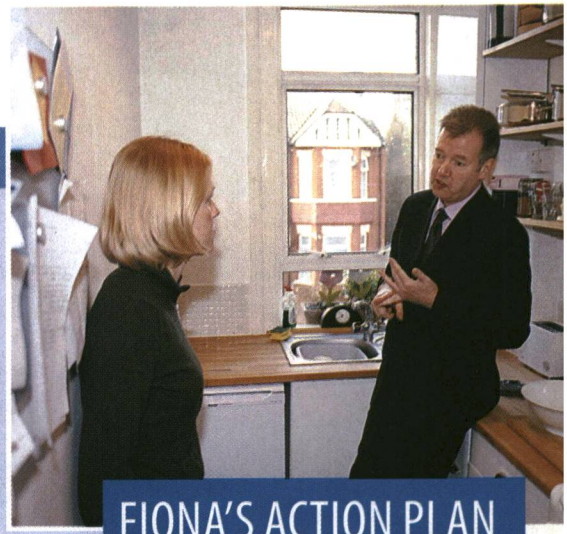


Fiona's kitchen has been recently installed, but it's small and the estate agent felt it lacked storage. Adding three wall cupboards would be a cheap and easy way to increase storage, and he felt that the loss of some space is worth it to make the kitchen more practical. Three new cupboards should cost about £200 and are fairly easy to put up.

Both our experts felt the bathroom could do with redecoration, as it's looking a bit tatty. Refitting it to a decent standard would cost at least £1,000 and is probably not worth doing just to sell the flat more quickly. But redecoration shouldn't set Fiona back much more than £150.

## TOP TIPS SELLING YOUR HOME

- Create a good first impression with a neat garden, a well-painted and maintained house front, and a clear and obvious house number.
- **Make sure the house is clean, and clear away clutter – it will make it look bigger.**
- Redecorate rooms if they're looking a bit tired, or if they're painted in outrageous colours. A coat of paint can do wonders in brightening up a room, but go for plain neutral colours.
- **Move furniture back against the wall to create a feeling of space.**
- Give all your rooms a clear function and maximise the number of bedrooms. Fiona was using her spare bedroom as a workroom and storeroom, but the estate agent suggested putting a bed in, to make clear that it is a two-bedroomed flat.
- **Look at ways to smarten up tatty or dated kitchens and bathrooms cheaply – for example, by repainting, retiling, adding new cupboard doors and getting rid of mould.**
- Pay attention to detail: fix dripping taps, peeling wallpaper and so on – even the smallest detail can make a difference.
- **At night, keep outside lights on and turn lights on throughout the house to make it welcoming.**
- Keep pets quiet or out of the house during viewings, and turn off distractions such as TV or radio.
- **Use fresh flowers to brighten up a room and give it a homely feel.**



## FIONA'S ACTION PLAN

**Fiona can't afford to do all the work suggested, but she agrees with the experts about the importance of first impressions: 'I thought they made good points about the negative impression created before you see the flat.' So she's decided to concentrate on the following, mainly cosmetic, improvements.**

**1 PLANE AND VARNISH THE GATE**
**Fiona will undertake this herself, and thinks she'll get it done in a weekend.**

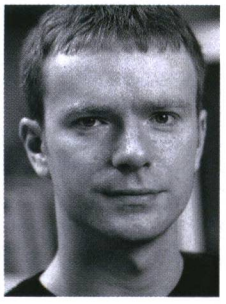
**2 REPAINT THE WINDOWSILLS**
**She'll get someone in to do this.**

**3 REDECORATE THE HALL**
**She'll employ someone to redecorate and to re-carpet the hall.**

**4 BATHROOM**
**Fiona will redecorate parts of the bathroom to neaten it up.**

# Welcome to Lapland

## A land where knockout processing power follows you wherever you go



*Jon Dunning is your tour guide to this fast-moving world*

Not so very long ago, laptops were merely a convenient way to do a bit of work on the train. These days, they are impressive machines supplying more power and memory than most of us will ever need.

We've looked at ten laptops, and found some good products at all levels.

### THE LAPTOP VS THE DESKTOP

Though they still cost several hundred pounds more than equivalent desktops, laptops are now able to compete in terms of performance. So not only are they great for mobile computing, you could consider one instead of a PC.

Laptop screens are generally more cramped than the standard 15in or 17in PC monitor, though they are more svelte and most can be connected to an external monitor. That said, some of those tested limit the external resolution slightly, and the Apple iBook SE could only use its own 12.1in screen. Laptops also have smaller keyboards. Connections to full-size monitors and keyboards are made easier by inserting laptops into 'port replicators' or 'docking stations' (from about £120 to several hundred pounds more) which sit on your desk and allow instant connection to your peripherals, such as scanners and speakers. Speakers are particularly useful because laptops' on-board speakers tend to sound fairly thin and unpleasant. Some docking stations allow you to add expansion cards or extra memory as you can on a desktop. The Acer, Dell, Fujitsu Siemens, Hewlett Packard and Sony all take some form of replicator or docking station.

One disadvantage of laptops arises when you want to use software like 3D games. Modern games often use highly complicated 3D graphics, and laptops graphic cards tend not to cope well. The action tends to be jerky and, of those we tested, only the Dell and the Toshiba put up a half-decent fight. Some makers are looking to improve their graphics cards in the near future.

### Get connected

Like desktops, laptops have ports for plugging in peripherals, such as printers. Older

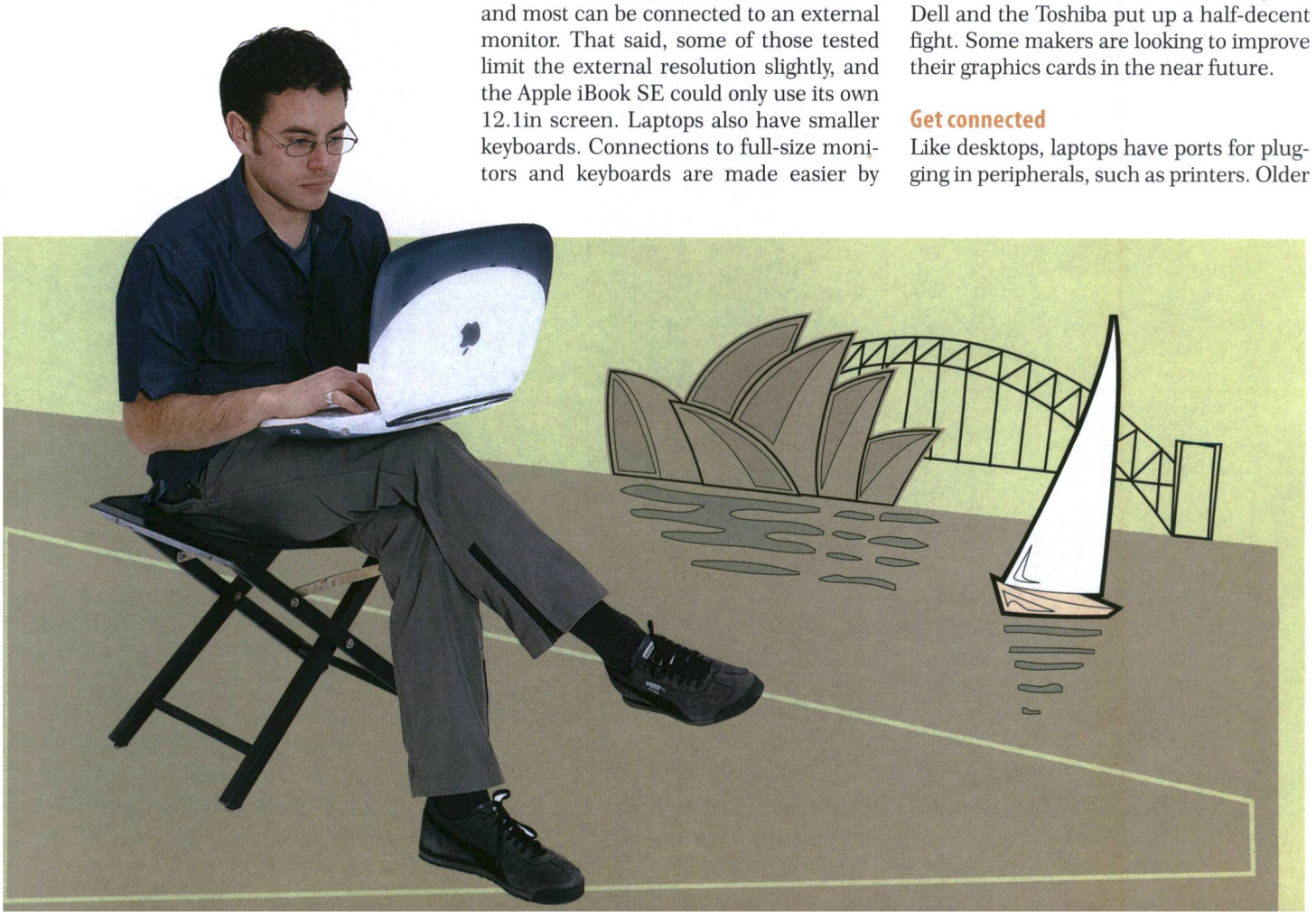
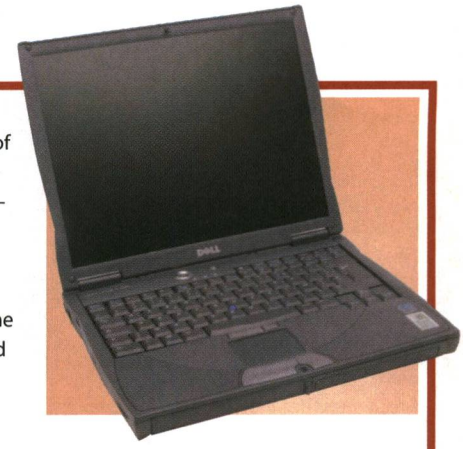


ILLUSTRATION SIMON ROGERS PHOTOGRAPHY CLIVE ROWAT

peripherals use serial or parallel ports, whereas newer ones normally use USB. The Apple does not have serial and parallel ports, although you can buy USB converters. All laptops have USB ports, but the Acer, Hewlett Packard, Sony, Time, Tiny and Toshiba have two (you can buy USB 'hubs' to add many more). Sony's i-Link and Apple's FireWire ports allow extremely fast transfer of data from peripherals, such as some camcorders. If you don't want a jungle of wires, the Acer, Dell, Fujitsu Siemens, Hewlett Packard and Pico models have irDA (infrared) sensors which can communicate with other irDA devices.

**BEST BUY**



For our test we selected a range of models available for less than £1,800 to illustrate some of the choice in this complex market. But many of the models we've looked at are available in other guises – with different screen sizes, processors, memory, PC cards (for example, network cards or modems) and drives. This could change the total test score, but will not affect the most important factor, ease of use. Some aspects, like Ram, PC cards and drives, can be updated after buying. Laptops change every three months or so, and the best way to check out the latest specifications and prices is to search the internet.

Also don't forget to check out 'Computer companies compared', *Which?*, November 2000, p34, for reliability and user recommendations. Apple laptops are the most popular, with four out of five users recommending them.

Most machines on test were pretty good. But poor battery life rules out the two lowest scorers – Sony and Time – and the lack of a hibernation mode means the Pico is out, too. The rest really boils down to value for money, and our money is on the **Dell Inspiron 4000 c600GT**, **£1,174** – the highest total test score at a reasonable price. If you're worried about its battery life, the Fujitsu Siemens Lifebook C-6175, £1,200 and Hewlett Packard Omnibook XE3 F2113W, £1,240 are also good value for money.

## On the move

All the laptops we tested were fine for using on the go. Lots of things influence just how fine, but the first thing to leap out at you is how they cope without a mouse. The most common control method is a touchpad that you run your finger over to move the cursor. The Toshiba has a different method – a tiny pressure-sensitive joystick in the centre of the keyboard. Neither method is as good as a mouse, but most people end up with a preference so give them both a good try out if you can. Dell picked up extra points for combining both techniques.

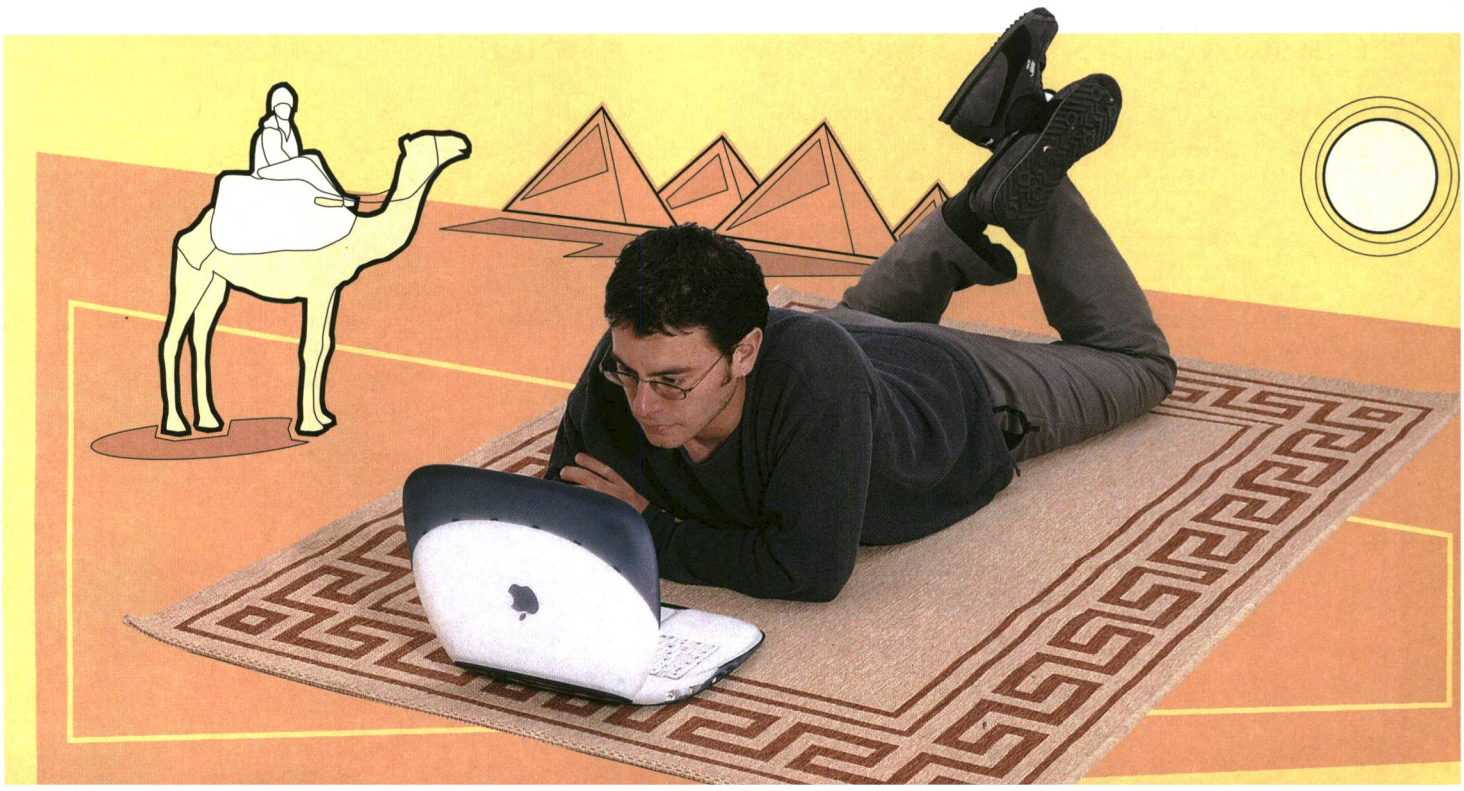
Other factors we measured to judge ease of use on the move included stability on the lap, wrist support, adjustment of the screen, ease of changing the battery, ease of carrying and weight. The heaviest laptop on test was the Fujitsu Siemens (3.23kg) and the lightest the Pico (2.75kg). When measuring weight we included the power supply unit. You'll be taking it with you on your travels because no laptop on test could be used longer than four to five hours without extra juice, and some much less. Sony clocked in at about 90 minutes' use and Time was worst with just 60 minutes. Happily, most of the machines go into hibernation when battery life is running low, saving all information to the hard drive before shutting down. Only the Pico failed to do this.

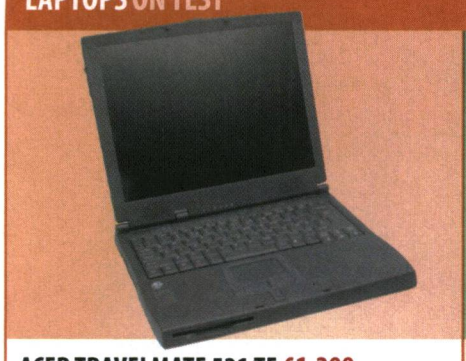
All the models have a power-saving 'instant on/off' mode and most have power gauges to tell you how much power is left in the battery. Many have advanced power management facilities that allow you to run the machine at different power levels (which saves battery life) – Toshiba's was particularly flexible and easy to use.

Don't forget there are cheaper options for mobile computing – such as sub-notebooks and hand-helds (see 'Pocket PCs', *Which?*, February 2000, p42).

## UPDATED MODELS

Because manufacturers update their models frequently, some of the models we looked at were updated while we were testing. We have given the new specifications where the manufacturers were able to supply them. Although machines with faster processors aren't always better at handling software, an upgraded processor will improve performance.





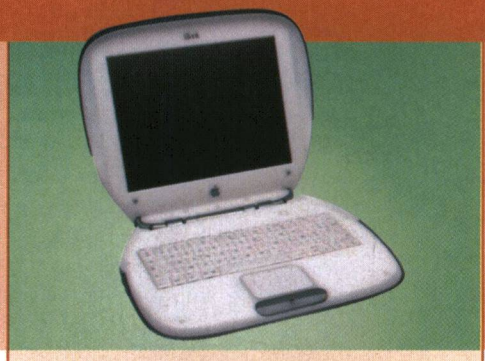
## ACER TRAVELMATE 521 TE £1,299

A respectable effort from Acer in terms of software handling. This is the machine to go for if you want a network-ready PC-type laptop, perhaps for use in a small business environment. There is a network card supplied for linking to other machines and it worked very well, though you could also buy one for other machines. Its pointer is touchpad operated, but there's also an extra scroll key, which is handy for navigating documents and the web.

What lets this machine down is that no office or multimedia software is provided.

To be replaced with the TravelMate 524TE which will have a 650MHz processor and 10Gb hard drive.

**Total test score 61%**



## APPLE iBOOK SPECIAL EDITION £1,490

Interesting features include a FireWire port (for high-speed data transfer, such as receiving video in real time). It has one of the longest battery lives (about four hours), although changing the battery was fiddly. And there's a good power management system. It's very easy to set up and one of the few machines ready to be plugged in to a network of other computers.

On the downside, there's no floppy disk drive. Nor can you add an external monitor, keyboard or mouse, unless they can plug into a USB port. Adding extra memory is awkward.

Our machine came with iMovie only. Software now includes Quicktime, AppleWorks, iMovie2, Internet Explorer, Outlook Express, Netscape Communicator, Palm Desktop, FAXstf, and Adobe Acrobat.

**Total test score 61%**

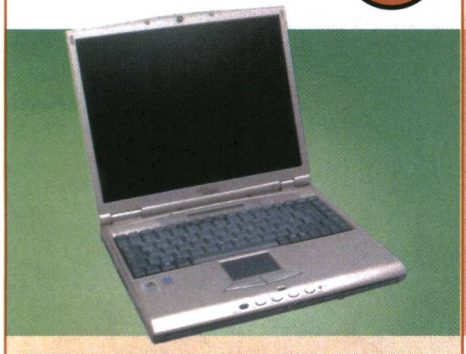
## DELL INSPIRON 4000 c600GT £1,174

This machine copes with office and multimedia software well and handles games admirably for a laptop. It was very easy to set up and has a clear manual. It also comes with a strong selection of software. And a choice of cursor controllers means everybody can use it comfortably.

It was the only model on test that doesn't have a modem for hooking up to the internet and sending e-mail, though you can buy one. It also lost points for ease of transport because the floppy drive has to be carried separately. The battery life, at 125 minutes' use, could do with being a bit longer.

The replacement standard model has a 5Gb hard drive, but the price has gone down to £1,056. Upgrade costs an extra £60.

**Total test score 67%**



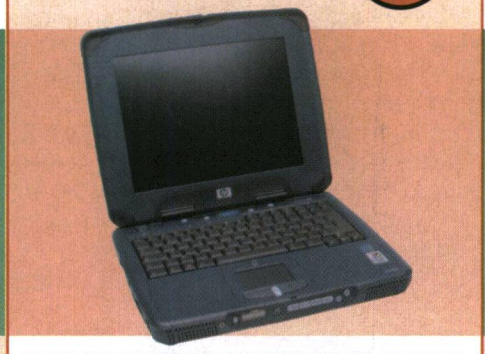
## FUJITSU SIEMENS LIFEBOOK C-6175 £1,200

This is a good quality machine, but without any features that leap out at you. There's a big screen and a respectable helping of software (MS Works 2000, MS Word 2000, and Adobe Acrobat).

The online help manual was easy to understand, but if you prefer old-fashioned paper instructions, you may have difficulty following the booklets supplied. Also, the screen could do with a bit more brightness and contrast.

This model's replacement has a 10Gb hard drive and 550MHz Intel Celeron processor and costs £1,540.

**Total test score 64%**



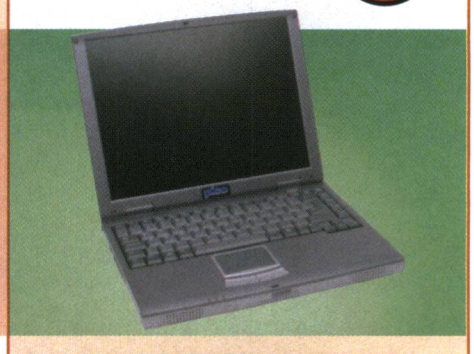
## HEWLETT PACKARD OMNIBOOK XE3 F2113W £1,240

This laptop handled the software tests well, especially the multimedia packages. Its power management system is complemented by a fuel-gauge panel on the front of the machine, so you can see how much power is left without booting up. There are also convenient audio controls on the front.

On the downside, the only software supplied is Adobe Acrobat.

The replacement, which has an updated processor and hard drive, should cost less than £1,000. However, details were unavailable at time of going to press.

**Total test score 64%**



## PICO SYSTEMS CREATOR 3220 £1,568

This laptop is particularly strong on running multimedia software. It was the only model provided with a carrying case, and a discreet, well-padded one at that. Another plus is the fast recharge time – just 97 minutes. Our machine came with MS Works 2000.

The floppy disk drive can't be loaded at the same time as the DVD-Rom. Also, we found it impossible to get the machine to go into 'hibernation' mode and so changing the battery in standby mode made it crash. It also got a little hot during use.

The processor and hard drive may be updated. It is now supplied with ViaVoice voice recognition and McAfee anti-virus software.

**Total test score 59%**

## SONY VAIO PCG-F801 £938

This is another machine with a high-speed data FireWire-type port, this time Sony's own i-Link – great for tasks like transferring video on to your machine. It is an interesting feature, but not interesting enough to make up for a lacklustre showing in other areas.

It handles software tasks adequately, but could be speedier. The software provided is limited to Adobe Acrobat. Other problems include a lack of covers for PC Card slots, no floppy disk drive, and a short battery life (91 minutes).

This model will be updated; however, details were not available at time of going to press.

**Total test score 53%**

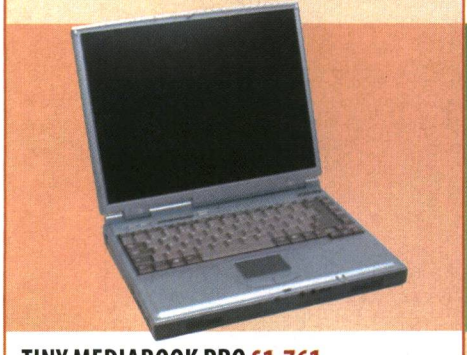
## TIME TRAVELLER E-SERIES £1,097

Despite its impressive memory spec, this machine didn't bowl us over. It put on a pretty respectable show with our multimedia software tests, but failed to impress elsewhere.

A particular problem was the screen, which lacked contrast and was difficult to use under bright light – by far the worst screen on test. It had the shortest battery life (60 minutes), and the instructions were unclear and limited. Software on our machine was limited to Adobe Acrobat, an uninstalled copy of Lotus SmartSuite, and some minor titles, though Time now also includes MS Works 2000.

Now available with 12Gb hard drive. Supplied with MS Works 2000 and additional titles.

**Total test score 48%**



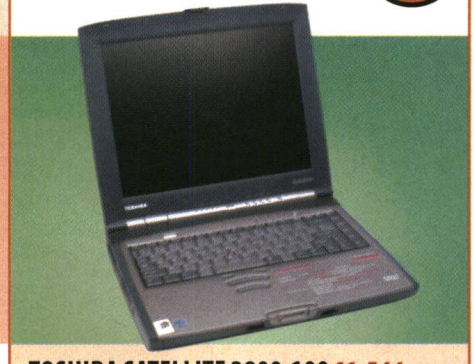
## TINY MEDIABOOK PRO £1,761

This machine coped extremely well with office and multimedia software, largely due to its fast processor. There's a good selection of office software, MS Works 2000 and MS Word 2000, as well as MS Money and Autoroute Express Europa 2000. Both memory slots were full, so to increase the memory you'd have to replace one of the modules supplied.

It has a quick launch time (42 seconds), and it was really only let down by a very low-key warning that battery power was running out, and a long recharge time (265 minutes, compared with an average 145 minutes).

This is now supplied with addditional Home Publishing 2000, Encarta 2000, an interactive atlas, plus Fuji MX1300 digital camera. Updated to include 900MHz processor.

**Total test score 66%**



## TOSHIBA SATELLITE 2800-100 £1,544

This model picked up points for its wide range of easy-to-use power-saving facilities. And it's one of the better laptops tested for playing games on. The cursor control is the miniature joystick type, which polarised opinion among our user panel. It came supplied with MS Works 2000, MS Word 2000, MS Money and Autoroute Express Europa 2000. On the downside, it could get quite hot during use. Also it went into hibernation with about 20 per cent power still left and very little warning.

This model has been replaced by the Toshiba Satellite 2800-200, which has an Intel Pentium III 700MHz processor and a10Gb hard drive.

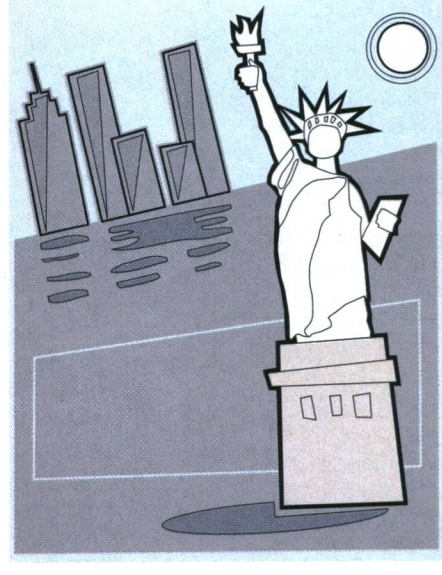
**Total test score 65%**

### TOTAL TEST SCORE

This score ignores price and is based on:

| | |
|---|---|
| Convenience | 35% |
| Software handling | 20% |
| Screen quality | 10% |
| Batteries | 10% |
| Hardware provided | 10% |
| Software provided | 8% |
| Construction quality | 5% |
| Space for extra memory | 2% |

Scores are given according to the machines that we bought, rather than manufacturers' updates.



# Laptops

| | Replacement model | Price (£) 1 △ | Weight (kg) | Dimensions (wxhxd) (cm) | Screen size (inches) | Maximum screen resolution 2 △ | Processor type/speed (MHz) | Ram supplied (Mb) 3 △ | Hard disk size (Gb) 4 △ | CD-Rom/DVD-Rom drive | Floppy disk drive | Software | Screen quality | Battery 5 △ | Software handling 6 △ | Manuals | Ease of use on the move | Overall ease of use | Versatility 7 △ | Build quality | Total test score |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Acer** TravelMate 521 TE | Travelmate 524TE | 1,299 | 3.05 | 32x3.5x27 | 13.3 | 1,024x768 | Intel Pentium III 600MHz | 64 | 6 | CD | ✓ | none | ★ | ○ | ☆ | ☆ | ☆ | ○ | ○ | ○ | 61 |
| **Apple** iBook Special Edition | | 1,490 | 3.15 | 35x4x29 | 12.1 | 800x600 | Power PC 466Mhz | 64 | 10 | DVD | | iMovie | ★ | ☆ | ☆ | ☆ | ○ | ☆ | ◒ | ☆ | 61 |
| **Dell** Inspiron 4000 c600GT | | 1,174 | 2.90 | 32x4x26 | 14.1 | 1,024x768 | Intel Celeron 600Mhz | 64 | 10 | CD | must carry sep'ly | MS Works 2000, MS Word 2000, MS Money, Auto-route Express Europa 2000 | ★ | ○ | ☆ | ☆ | ☆ | ☆ | ☆ | ○ | 67 |
| **Fujitsu Siemens** Lifebook C-6175 | Lifebook C-6185 | 1,200 | 3.23 | 31x4x28 | 14.1 | 1,024x768 | Intel Celeron 500MHz | 64 | 6 | CD | ✓ | MS Works 2000, MS Word 2000, Adobe Acrobat[1] | ☆ | ☆ | ☆ | ○ | ☆ | ○ | ☆ | ○ | 64 |
| **Hewlett Packard** Omnibook XE3 F2113W | Model number not available | 1,240 | 3.10 | 33.5x4x28 | 12.1 | 800x600 | Intel Celeron 600MHz | 64 | 5 | CD | ✓ | Adobe Acrobat[1] | ★ | ☆ | ☆ | ☆ | ☆ | ○ | ○ | ☆ | 64 |
| **Pico** Systems Creator 3220 | | 1,568 | 2.75 | 30.5x3.5x24 | 13.3 | 1,024x768 | Intel Pentium III 650MHz | 64 | 10 | DVD | must carry sep'ly | MS Works 2000 | ★ | ☆ | ☆ | ◒ | ☆ | ○ | ○ | ○ | 59 |
| **Sony** Vaio PCG-F801 | Model number not available | 938 | 2.99 | 32.5x3.5x27 | 12.1 | 800x600 | AMD K6-2+ 533MHz | 64 | 6 | CD | | Adobe Acrobat[1] | ★ | ◒ | ○ | ○ | ○ | ○ | ◒ | ○ | 53 |
| **Time** Traveller E-series | | 1,097 | 3.15 | 30.5x3.7x25.5 | 12.1 | 800x600 | AMD K6-2P 500MHz | 128 | 11 | CD | ✓ | Adobe Acrobat[1], Lotus Smart Suite, shareware titles | ○ | ◒ | ○ | ◒ | ☆ | ○ | ○ | ○ | 48 |
| **Tiny** Mediabook Pro | | 1,761 | 3.19 | 30.5x3.7x25.5 | 14.1 | 1,024x768 | Intel Pentium III 866MHz | 128 | 12 | DVD | ✓ | MS Works 2000, MS Word 2000, MS Money, Auto-route Express Europa 2000 | ★ | ○ | ★ | ☆ | ☆ | ○ | ☆ | ○ | 66 |
| **Toshiba** Satellite 2800-100 | Satellite 2800-200 | 1,544 | 3.38 | 33.5x4x29 | 13.3 | 1,024x768 | Intel Celeron 650MHz | 64 | 6 | DVD | ✓ | MS Works 2000, MS Word 2000, MS Money, Auto-route Express Europa 2000 | ★ | ○ | ☆ | ☆ | ☆ | ○ | ☆ | ○ | 65 |

1 Reader-only version

## TOTAL TEST SCORE

This score ignores price and is based on:

| | |
|---|---|
| **Convenience** | 35% |
| **Software handling** | 20% |
| **Screen quality** | 10% |
| **Batteries** | 10% |
| **Hardware provided** | 10% |
| **Software provided** | 8% |
| **Construction quality** | 5% |
| **Space for extra memory** | 2% |

Scores are given according to the machines that we bought, rather than manufacturers' updates.

**www.which.net**

**Help online**

Our online question and answer service is covering laptops this month. Post your questions by 9 March at **www.which.net/which/askus.html** Replies will be posted on the site on 16 March.

**KEY**

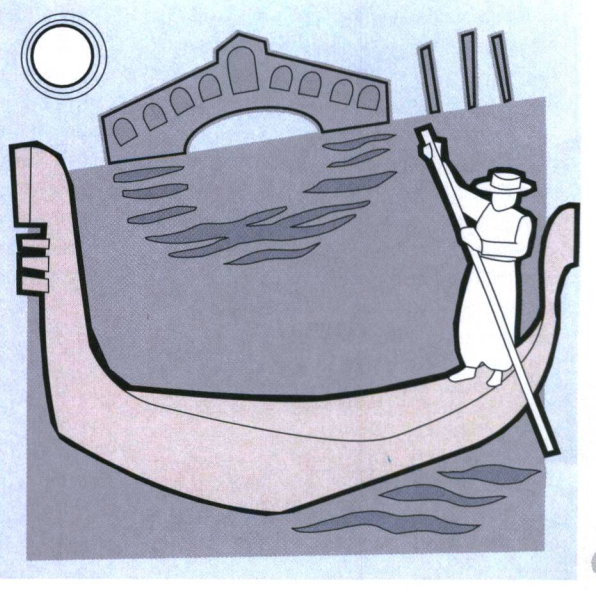
★ ☆ ○ ◒ ●

best ← → worst

✓ has this feature

**NOTES**

1. This is what you can expect to pay by shopping around.
2. The maximum screen resolution in number of pixels without screen flicker when displaying thousands of colours.
3. The amount of memory available for programs to use.
4. The amount of memory available for storage.
5. This is based on battery life, recharge time, and how much warning you get before they run out.
6. We timed how long each computer took to perform a set of tasks from various office and multimedia software packages and rated how well it coped with a number of games.
7. This includes ratings for the software and hardware supplied with the machine, and the spare capacity for adding more memory.

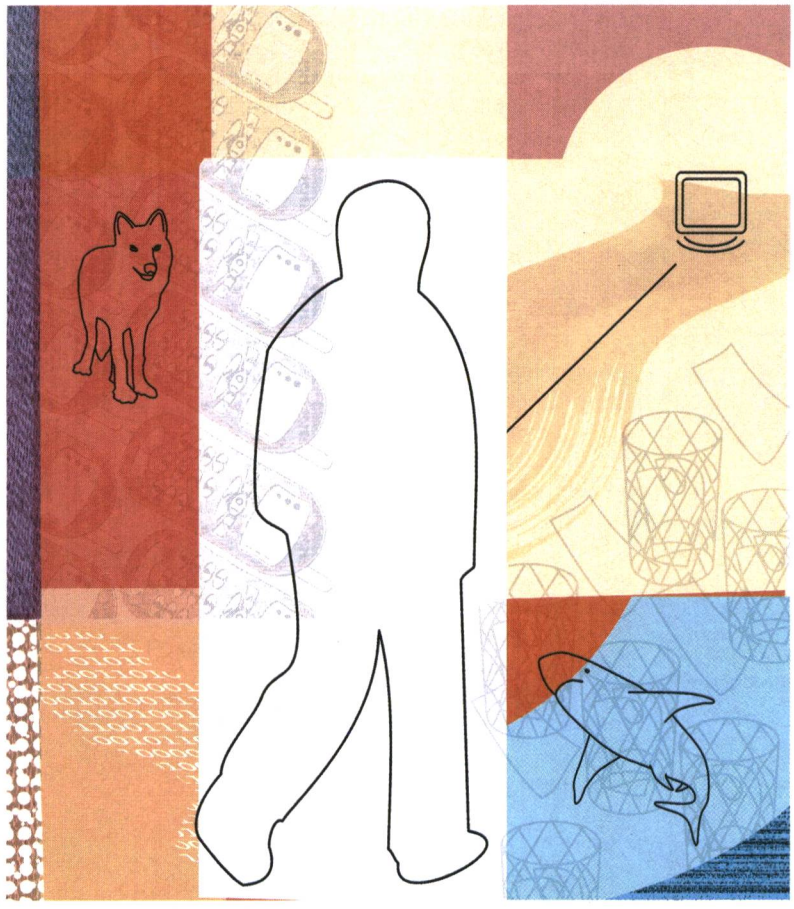


# Online insecurities

## Worried that internet sharks are waiting to steal your credit card details online? You are not alone – but are the fears justified? We investigate

More than three million British adults now claim to shop regularly online. But one in four of them think they're taking a risk when they use their credit card to do so. They join half of all British adults in their concern about the safety of using cards to buy online. Indeed, fraud has now overtaken pornography as people's main concern about the internet.

But many fraud fears are unfounded. Credit card details are more vulnerable to fraud in the real world, and there is much you can do to ensure a safer online shopping experience. But well-publicised cases of security breaches show that things can go wrong. And, more generally, some companies could do more to reassure their customers that doing business online is safe. We found some big names without clear online security policies. And others with policy clauses that tried to make customers liable if things did go wrong.



### WHAT YOU CAN DO

It's a popular misconception that credit card details are likely to be downloaded from the internet. In fact, fraudsters tend to get their information by simpler means. The Association for Payment Clearing Services (Apacs) says the main way that card details are stolen is from discarded credit card slips – picked up at supermarkets, for example. Watch out at the checkout, too – someone in the queue behind you may be ready to tap your card details into the memory of a mobile phone, storing them for use later.

So your card details are most at risk of falling into the wrong hands in the real world. But, once taken, they can be used pretty anonymously in the virtual world of the internet and over the phone. Last year saw more fraudsters using these routes – but, even so, this still accounts for only 2 per cent of all card fraud in the UK. Most card fraud is carried out on the high street using stolen or forged cards.

### Check your statements

It's always important to check your debit and credit card statement thoroughly. If you do spot an unauthorised debit from your account, contact your card issuer. Under the new Distance Selling Regulations, which cover transactions where the customer and supplier don't meet fact to face, you're entitled to claim back money paid out without your authority (see 'How the law protects you', overleaf).

### Look for security measures

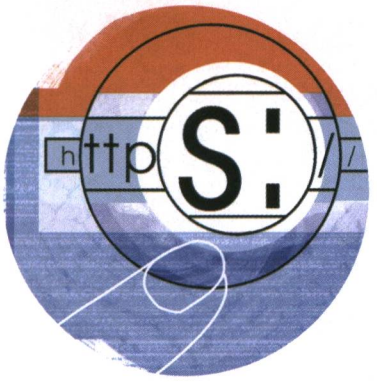
Many websites that ask you to enter personal details secure the information you send. They do this by scrambling (or encrypting) it, using a mathematical formula known as a 'key'. The information can then be unlocked only by the 'keyholder' once it's arrived at its destination. The technical term for this is secure socket layer technology (or SSL). It's easy to check whether the web page you're on is secured using SSL. In the address bar, where the internet address of the web page you're on is displayed, look at the way the address begins. If it begins http://, then it's not secure. If it begins https://, then it is. The fifth letter – s – indicates that it's a secure site.

Another way to check is to look for a small picture of a closed padlock or an unbroken key – usually somewhere in the lower left- or right-hand corner of the screen. Roll your mouse over these symbols, or right-click on them, and you should see a number displayed. This tells you how strong the encryption is: 128-bit encryption is the level normally used by online banks; lower levels such as 40-bit are often used by shopping sites. It's not totally foolproof, but the effort it would take to crack this code for one customer's details renders it unlikely.

Some websites have both secured and unsecured pages depending on what they're for. When you get to the page that's designed for you to enter and send your personal information, such as your payment card details, remember you can check that it's secure by looking for 'https' and the locked padlock or unbroken key symbols.

### Pay with a credit card

At the moment, most online shopping is done using a credit or debit card. The Consumer Credit Act gives you additional protection if you pay by credit (rather than debit) card for purchases between £100 and £30,000. This act makes the credit card issuer jointly liable with suppliers if there is a problem with the goods or services bought. So shoppers can make a claim from their credit card issuer as well as the seller. This protection applies within the UK but, if you're buying from a site that is based abroad, it may not. ▶




# Look for 'https' in the toolbar

## HOW THE LAW PROTECTS YOU

Consumers get the same protection under UK law whether they're shopping on- or off-line. The Consumer Credit Act already gives you greater protection if you pay by credit card. But new Distance Selling Regulations give you extra protection for most transactions made when you don't meet the seller face to face.

The regulations give you the right to a refund of all money taken through fraudulent use of your credit or other payment card. They also allow you a cooling-off period of seven working days, when you can change your mind and cancel. Orders must be confirmed in writing (or by fax or e-mail) and, unless agreed otherwise, they must be fulfilled within 30 days.

There are some exclusions which include:

- goods made to your personal specifications
- goods which are liable to deteriorate rapidly (flowers or fresh foods, for example)
- sealed audio or video recordings or software you have opened. For more details, see www.oft.gov.uk/html/shopping.

Under UK law, companies that offer online payment facilities must give their geographical address. Using UK-based sites makes it easier to enforce your legal rights (and .co.uk doesn't necessarily mean a site is based in the UK).

Under the Data Protection Act, companies must keep any information on you in a secure manner. If they don't, you can complain to the Data Protection Commissioner who can award compensation if damage is proved.

## SECURITY CHECKLIST

- Look for the company's security policy and check its terms and conditions.
- Look for real world contact details, such as a phone number and geographical address.
- Check that the site is secure before sending confidential information. Look for 'https' in the toolbar or a padlock or unbroken key symbol.
- Keep records of any adverts, confirmation messages and e-mails to do with your order by printing them. If you don't automatically receive a confirmation of your order, e-mail the company and ask for it.
- Check your card statements carefully.
- Don't send confidential information such as credit card details via e-mail.
- Do contact the company if you have any unanswered questions.

### WHAT THE COMPANY CAN DO

Companies could do more to reassure their users. UK businesses are falling over themselves to start trading online. But, unless potential customers are confident about online security, they're not going to join in.

### Hold information securely

It's vital that companies trading online store information about customers securely, ensuring that it can't be accessed by people visiting or exploring the site. In the rush to get online, security has not always been a priority. A survey last year by the Department of Trade and Industry revealed that only one in seven companies trading online had a formal security policy.

John Williams, Chief Executive Officer of e-commerce specialists, TrustMarque, says that the secure storage of people's information is paramount. 'Credit card information should be encrypted and locked behind a firewall'. A firewall is a security measure that works to protect information held on computers linked to the internet – companies without a secure firewall shouldn't hold personal information on computers that are linked to the internet.

Some of the most high-profile security breaches have been because information hasn't been held securely enough by the companies concerned. Last year, for example, Powergen's customer information, normally stored behind a firewall, was moved out of this secure area to be worked on. By mistake, these details, which included the names, addresses and bank details of the company's 4,600 online customers, were left outside the secure area. A customer who'd found he could access these details alerted the company.

At BT, the names, addresses and e-mail addresses of customers who had registered for BT's Broadband service were also revealed on the internet. BT normally stores customer information on a separate, secure server rather than one linked to the internet. However, a mistake led to details being stored on a site that was accessible from the net. Again, the problem was spotted by a customer who managed to download the details held on the site.

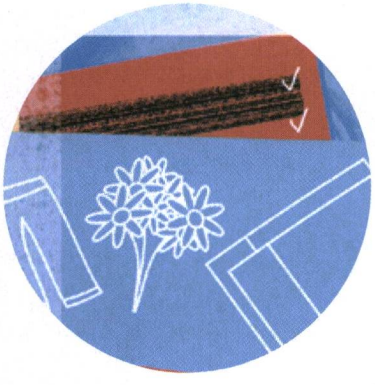
Barclays, too, hit the headlines last year when it upgraded its online banking software so that more types of transaction could be carried out online. A flaw in the software meant that several users logging into their accounts could also see the account details of another online user.

Despite hitting the headlines, none of these incidents led to any reported cases of people's details being misused. But they do highlight how important it is for companies to implement, maintain and check their security systems on an ongoing basis.

### Check security policies

When you find an online company that you want to deal with, check whether it's got a security policy, a privacy policy and clear terms and conditions. They're not always easy to find – sometimes you have to go into the online registration form to find a link to them. Print them off to keep a record, and check what protection they offer you. If you still have questions, or want to confirm that your details will be stored securely – behind a firewall, or on computers not linked to the internet, for example – ask the company directly. You can usually do this by e-mail.

## Check your card statements carefully



### Look for a hallmark

Shoppers can also look for online traders who stick to an agreed code of practice. The body set up to develop standards for web trading and approve online codes of practice is TrustUK (www.trustuk.org.uk). It was established with the support of the government and with Consumers' Association's involvement 'to enable consumers to buy online with confidence'. So far it's endorsed three schemes run by the Association of British Travel Agents (www.abta.com), the Direct Marketing Association (www.dma.org.uk), and our own Which? Web Trader scheme (www.which.net/webtrader).

These schemes require participating traders to comply with a code of practice which includes a set of security standards. Online traders have to demonstrate that they are following the scheme's code and,

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in return, they can display its logo. Consumers can report complaints about traders to the scheme's administrators and they will help to sort these out.

### COMPANY SECURITY POLICIES

We surfed around a variety of sites to see what they were doing to reassure customers that they had clear rules and systems. We were looking for clear, easy-to-find information about the company's security policy, terms and conditions, and its off-line address and contact details. We checked that any personal details sent to the company would be encrypted, and looked for any additional reassurance offered to shoppers on the site.

The security policy of www.streetsonline.co.uk – one of the UK's top e-commerce sites – was fairly easy to find, very clearly written, and it explained how customers' information would be both sent and stored securely using encryption.

Loot's small ads site (www.loot.com) explains that your information is sent securely using encryption and that the company doesn't keep a record of your details 'so that there is no possibility of anyone having access to it, either internally or externally'. Under data protection law, no company should keep your information for longer than it's needed to fulfil its purpose.

It's important to check a site's terms and conditions to make sure they are acceptable to you – now and in the future. That's if you can understand what they're saying. We found this at the end of Amazon.com's terms: 'This notice and the Conditions of Use will change also, and use of information that we gather now is subject to the Privacy Notice in effect at the time of use.'

We think this means that the company reserves the right to change the terms you have just read through. So, although it promises not to pass on your details now, it may do so in the future if it changes its privacy notice. Amazon wouldn't say whether it agreed with our interpretation.

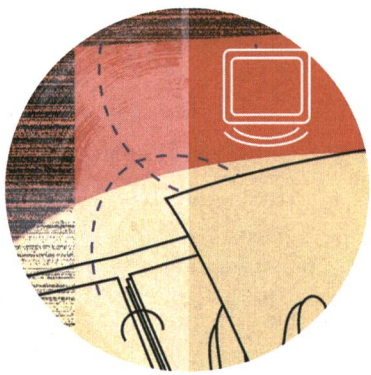
If you're left scratching your head about exactly what certain terms and conditions mean, then contact the company and ask it to explain. This was a particular issue with some of the UK banking sites we visited. The Foundation for Information Policy Research (FIPR) has criticised some online banks for trying to off-load the risk of fraudulent use of online accounts on to customers. For example, Smile's terms and conditions say it won't be responsible for money taken where the customer 'fails to let us know about any potential breach of security or problem'. However, if someone did get hold of your account details and security password, it may be some time before you noticed that anything was wrong.

In the real world, if your bank debits money from your account for a cheque you didn't sign, the bank is responsible for reimbursing you (or else it must prove you signed the cheque). With many internet accounts, if someone uses your security codes to carry out a transaction without your authority, you could be held liable for it. However, the FIPR knows of no cases where banks have imposed these terms.

We found another worrying exclusion on Norwich & Peterborough's site in relation to its Net Master Gold account. This said that, if you had a virus that allowed others to take control of your PC and possibly steal your password: 'We can accept no responsibility for unauthorised transactions.' When we queried this, N&P changed it to: 'Provided up-to-date anti-virus software is installed, you do not access the service from a PC you share or do not own and you have not disclosed your security details to anyone, the most you will have to pay for any unauthorised transaction is £50.'

Some banks have started providing customers with free or subsidised anti-virus software – to help prevent problems from computer viruses. Halifax Online offers its customers free anti-virus software for their home PCs – and free upgrades.

## Print out ads and e-mails as a record



### NEW WAYS TO PAY

In the future, online retailers are likely to use 'digital signatures' to check that customers are who they say they are. Smartcard technology means that information can be stored and processed securely in a microchip held on payment cards. The chip can hold a unique, secure, identity – or 'digital signature'.

#### VIRTUAL CASH

Virtual cash accounts mean you don't need a credit card to spend online. World Online's Jalda service allows people to set up an online payment account. You either sign a contract and receive a monthly bill for your purchases, or pay as you go. To top up the account you buy a Jalda card for £5, £10 or £20. Each card has its own Pin number hidden under a scratch-off panel. You use this to top up your online account.

Splash cards are specially designed for 14- to 18-year-olds. Online Splash accounts can be credited using the same swipe machines used to top up prepay mobile phones – up to a limit of £200. You can then buy online from the range of participating companies and the cost of purchases is deducted from your account.

Virtual cash can also come in the form of rewards or loyalty points. For example, people with Beenz accounts earn Beenz currency when they buy from certain sites online and can then spend them at other participating sites.

#### PAYING WITH WAP

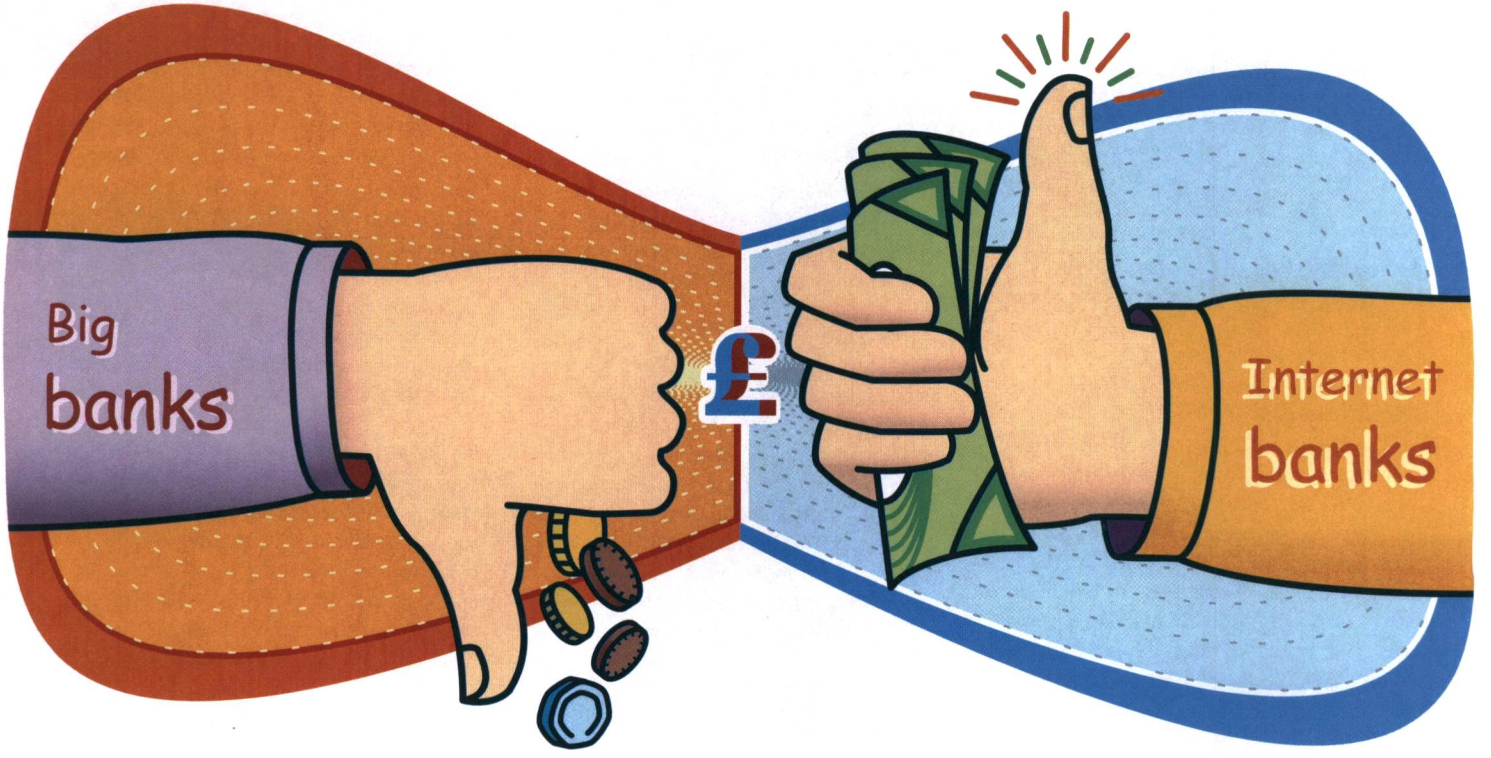
You can spend or bank securely on the go using a Wap phone but you'll need a handset that supports WTLS encryption. Check with your mobile network that its Wap gateway supports encryption and ask what to look out for to be sure that you're on a secure Wap site.

### OUR VERDICT

For many people, the temptation to buy or bank online is being held in check by fears over security. Fraud is now people's biggest concern about the internet, yet you are far more likely to have your credit card details stolen and misused in the real world than in the virtual one. Even if the worst comes to the worst and money is taken from your account as a result of card fraud, the new Distance Selling Regulations mean that retailers – not consumers – must pick up the bill.

However, there are some causes for concern. The rush to start trading online has meant that security hasn't always been a top priority for some companies. Even those with security systems can be vulnerable to software glitches, human error or even hackers. So it's essential that companies have security policies in place and that they continually monitor their security systems.

Neither the real world, nor the virtual world is entirely risk free – but if you're eager to try online shopping or banking there are many simple steps you can take to ensure sites are bona fide and operate securely. If after these checks you still have questions, or can't find the reassurance you're looking for, contact the company and ask for more information.




# Current accounts

## We've gone into the red and the black with 51 accounts to find the Best Buys for you

Around two thirds of you bank with the 'big four'. Yet, HSBC apart, this represents a poor choice, according to our latest look at current accounts. Satisfaction with Barclays, Lloyds TSB and NatWest is lower than with any other bank in the survey, and all three offer poor rates when your account is in credit (a paltry 0.10 per cent on a balance of £1,000). To top it off, Barclays' and Lloyds TSB's current accounts are among the most costly if you happen to go overdrawn.

There's no reason to stay with these banks. The recent proliferation of internet banks means there's now more choice than ever. We've examined their security policies in 'Online insecurities', p41.

Although none of the internet-only banks makes it into our Best Buy table, this doesn't reflect the excellent terms many of them offer. Rather, it's because one factor we use to pick the Best Buys is satisfaction, based on our survey of readers. Relatively few people have accounts with the internet banks, so we received too few replies to rate them. If you're prepared to ignore the lack of a satisfaction rating, there are some good accounts that are worth considering. Cahoot pays a generous 6.5 per cent on all credit balances if you don't want a chequebook (5 per cent, if you do). Intelligent Finance offers 5 per cent and Smile offers 4.85 per cent, while Norwich & Peterborough's Net Master Gold pays 5 per cent on balances of £1,000 plus. Similarly, if you need an overdraft and are willing to choose a bank without a satisfaction rating, Citibank charges nothing for overdrafts up to £500. However, you need to open the account with a deposit of £2,000. If you don't have this, Cahoot, Intelligent Finance and Smile are all excellent value.

### USING OUR TABLE

None of our Best Buys charges monthly overdraft or transaction fees, and all have at least an average satisfaction rating from our readers. The table divides the Best Buys into three categories. The first is for accounts that are always in credit, and all these Best Buys pay a reasonable rate of interest when your account's in the black. If you occasionally go into the red by up to £100, use the 'Best Buys – small overdrafts' part of the table. And the 'Best Buys – larger overdrafts' section is for people who regularly go overdrawn by up to £500.

**Footnotes to the table**

1 There's a charge of 1 per cent of the overdraft limit for overdrafts over £10,000
2 Customers switching from another account receive a 12-month interest-free overdraft
3 Available at some ATMs
4 Minimum £15
5 There's a charge of 1.25 per cent of the overdraft limit for overdrafts over £5,000
6 There's a charge of 1.25 per cent of the overdraft limit for overdrafts over £10,000
7 There's a charge of 2 per cent of the overdraft limit for overdrafts over £15,000
8 Quarterly fee of £15
9 Charge is only for transactions of over £250
10 Cahoot offers two other account options besides the interest-only option: fee only and interest plus fee. These may be better value for heavy borrowers. Cahoot's authorised overdraft rate depends on your credit rating; we have quoted the costs for a low-risk customer. We analysed all the permutations available; all are good value
11 The AER if you choose to have a chequebook is 5 per cent; without a chequebook, it's 6.5 per cent
12 There's a £20 fee for overdrafts over £500
13 Minimum £35
14 The interest rate is individually determined. Our total cost for these accounts includes an average interest charge calculated from the other accounts shown.
15 Minimum £25
16 Quarterly fee of £4.75
17 TSB Heritage systems show balance in real time, but Lloyds' systems don't.
18 Quarterly fee of £4
19 The arrangement fee ranges from 0.25 to 1 per cent (minimum £25)
20 Arrangement fee is negotiable
21 Charge of 1 per cent of the overdraft limit (minimum £10) for overdrafts over £500
22 Tiered set fee
23 Quarterly fee of £5
24 Charge of 2 per cent of the overdraft limit (minimum £35) for overdrafts over £2,500
25 Annual fee of £95
26 Charge of 2 per cent of the overdraft limit (minimum £35) for overdrafts over £1,000
27 Monthly overdraft fee axed last month

**OUR SURVEY**
Last April we asked 10,000 *Which?* members about their accounts. This article is based on the 5,192 replies.

ILLUSTRATION CYRUS DEBOO

# Current accounts

| | Account details | | | | | Authorised overdrafts | | | | | | Costs and rating | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Monthly account fee (£) | On screen real-time balance | AER (%) on £1,000 | Full internet banking | Full telephone banking | Interest-free limit (£) | Fee-free limit (£) | Transaction charges (p) | Arrangement fee | Monthly overdraft fee (£) | Annual interest rate (%) | Overdraft 1 (£) | Overdraft 2 (£) | Members' satisfaction rating |
| **Best Buys always in credit** | | | | | | | | | | | | | | |
| **First Direct** Bank Account | | | 2.00 | ✓ | ✓ | | 10,000 | | see [1] | | 10.9 | 1 | 24 | ★ |
| **Nationwide BS** FlexAccount | | ✓ | 1.20 | | | 20 | | | | | 9.9 | 1 | 22 | ★ |
| **Best Buys – small overdrafts** | | | | | | | | | | | | | | |
| **Abbey National** Bank Account | | ✓ | 0.10 | | | | | | | | 9.9[2] | 1 | 22 | ○ |
| **Alliance & Leicester** Current Account | | see [3] | 0.25 | | ✓ | 20 | | | | | 12 | 1 | 26 | ★ |
| **Alliance & Leicester** Premier | | see [3] | 0.25 | | ✓ | 20 | | | | | 9.9 | 1 | 23 | ★ |
| **Bank of Scotland** Chequeplus | | | 0.10 | | ✓ | 100 | | | | | 19.5 | 0 | 41 | ○ |
| **First Direct** Cheque | | | 0.10 | ✓ | ✓ | | 250 | | 1%[4] | | 12.6 | 1 | 47 | ★ |
| **First Direct** Bank Account | | | 2.00 | ✓ | ✓ | | 10,000 | | see [1] | | 10.9 | 1 | 24 | ★ |
| **HSBC** Bank Account | | | 0.10 | | ✓ | | 50 | | see [5] | | 16.9 | 1 | 36 | ★ |
| **HSBC** Premier | | | 0.25 | | ✓ | | | | see [6] | | 12.6 | 1 | 28 | ★ |
| **Nationwide BS** FlexAccount | | ✓ | 1.20 | | | 20 | | | | | 9.90 | 1 | 22 | ★ |
| **The Royal Bank of Scotland** Interest Paying | | ✓ | 0.10 | | ✓ | 100 | | | see [7] | | 19.5 | 0 | 41 | ★ |
| **Yorkshire Bank** Current Account | | ✓ | 0.25 | | | | | | | | 18.9 | 1 | 40 | ★ |
| **Best Buys – larger overdrafts** | | | | | | | | | | | | | | |
| **Abbey National** Bank Account | | ✓ | 0.10 | | | | | | | | 9.9[2] | 1 | 22 | ○ |
| **Alliance & Leicester** Current Account | | see [3] | 0.25 | | ✓ | 20 | | | | | 12 | 1 | 26 | ★ |
| **Alliance & Leicester** Premier | | see [3] | 0.25 | | ✓ | 20 | | | | | 9.9 | 1 | 23 | ★ |
| **First Direct** Bank account | | | 2.00 | ✓ | ✓ | | 10,000 | | see [1] | | 10.9 | 1 | 24 | ★ |
| **HSBC** Premier | | | 0.25 | | ✓ | | | | see [6] | | 12.6 | 1 | 28 | ★ |
| **Nationwide BS** FlexAccount | | ✓ | 1.20 | | | 20 | | | | | 9.9 | 1 | 22 | ★ |
| **Other accounts** | | | | | | | | | | | | | | |
| **Bank of Cyprus (London)** Omega | | | 0.25 | | | | 100 | | | see [8] | 18.6 | 1 | 101 | |
| **Bank of Scotland** Direct Current | | | 0.10 | | | | | 38[9] | | | 13.3 | 1 | 144 | ○ |
| **Barclays** Bank Account | | ✓ | 0.10 | | ✓ | 20 | | | | 5 | 18.8 | 21 | 100 | ● |
| **Cahoot** Interest-only[10] | | see [3] | see [11] | ✓ | | 250 | | | | | 8 | 0 | 9 | |
| **Citibank International** Sterling | | ✓ | 0.25 | ✓ | ✓ | 500 | 500 | | see [12] | | 15.2 | 0 | 0 | |
| **Clydesdale** Current Account | | ✓ | 0 | | | | | 32-50 | 2%[13] | 3 | see [14] | 155 | 210 | ○ |
| **Clydesdale** Extra | | ✓ | 0.10 | | | 100 | 100 | 10-20 | 2%[13] | 8.50 | 19.6 | 0 | 190 | ○ |
| **Co-operative** Current Account | | ✓ | 0 | | | | | | 1%[4] | 8 | 19.6 | 48 | 152 | ★ |
| **First Trust** Current Account | | ✓ | 0 | | | | | 37-50 | 1%[15] | see [16] | see [14] | 164 | 195 | |
| **Fleming Premier Banking** Premier | | | 1.01 | | | | | | 1%[15] | 5 | 8.9 | 46 | 105 | |
| **Halifax** (pay in less than £1,000 a month) | | ✓ | 4.07 | | ✓ | 100 | 100 | | | 5 | 19.6 | 0 | 101 | ◒ |
| **Halifax** (pay in more than £1,000 a month) | | ✓ | 4.07 | | ✓ | 100 | | | | | 10 | 0 | 22 | ◒ |
| **Intelligent Finance** Current Account | | ✓ | 5.00 | | | | | | | | 10.8 | 1 | 24 | |
| **Lloyds TSB** Classic | | see [17] | 0.10 | | | 10 | 10 | | | 5 | 18.9 | 21 | 99 | ● |
| **NatWest** Current Account | | | 0 | ✓ | | 50 | | | | | 18.4 | 1 | 39 | ● |
| **NatWest** Plus | | | 0.10 | ✓ | | 50 | | | | | 18.4 | 1 | 39 | ● |
| **Northern** Current Account | | | 0 | | | | | 38-49 | 1%[15] | see [18] | see [14] | 163 | 193 | |
| **Northern** Cash Master | | | 0.20 | | | | | | see [19] | 8.50 | see [14] | 60 | 159 | |
| **Northern** Cheque Master | | | 0.20 | | | | | | £25 | 8.50 | see [14] | 60 | 159 | |
| **Northern** Principal | | | 0.20 | | | | | | see [20] | 5 | 8.5 | 28 | 288 | |
| **Northern Rock** Current Account | | | 0.10 | | | 35 | 35 | | | 7 | 11.9 | 29 | 111 | |
| **Norwich & Peterborough BS** Gold | | ✓ | 0.35 | | | | | | see [21] | 6 | 18.1 | 25 | 111 | |
| **Norwich & P'borough BS** Net Master Gold | | ✓ | 5.00 | ✓ | | | | | see [21] | | 18.1 | 1 | 39 | |
| **Smile** Current Account | | ✓ | 4.85 | ✓ | ✓ | | | | | | 9.9 | 1 | 23 | |
| **Ulster** Current Account | | | 0 | | | | | 38-49 | see [22] | see [23] | see [14] | 162 | 192 | |
| **Ulster** Plus | | | 0.25 | | | | | | see [22] | 8.50 | see [14] | 58 | 156 | |
| **Woolwich** Current Account | | | 0.25 | | | | 50 | | | 3.50 | 11 | 15 | 66 | |
| **Woolwich** Open Plan | | | 2.00 | | ✓ | 500 | 100 | | | 3.50 | 11 | 0 | 42 | |
| **Packaged accounts** | | | | | | | | | | | | | | |
| **Barclays** Additions | 6 | ✓ | 0.10 | | | 100 | | | | | 18.8 | 72 | 104 | ● |
| **Clydesdale** Gold | 6.25 | ✓ | 3.50 | | | | 2,500 | | see [24] | 6.25 | 10.3 | 76 | 98 | ○ |
| **Clydesdale** Principal | see [25] | ✓ | 5.12 | | | | | | | | 8.3 | 96 | 113 | ○ |
| **Clydesdale** Silver | 4.5 | ✓ | 2.53 | | | | 1,000 | | see [26] | 4.50 | 12.3 | 55 | 81 | ○ |
| **First Trust** Bonus | 2 | ✓ | 0.50 | | | | | | 1%[15] | 8 | see [14] | 81 | 145 | |
| **Lloyds TSB** Gold Service | 8 | see [17] | 0.10 | | | 100 | | | | | 16.8 | 96 | 132 | ● |
| **Lloyds TSB** Select | 4 | see [17] | 0.10 | | ✓ | | | | | 5[27] | 18.9 | 69 | 148 | ● |
| **NatWest** Advantage Gold | 6 | | 0.25 | ✓ | | 50 | | | | | 16.1 | 73 | 106 | ● |
| **The Royal Bank of Scotland** Royalties | 5 | ✓ | 0.40 | | ✓ | 100 | | | see [7] | | 13.2 | 60 | 89 | ★ |
| **The Royal Bank of Scotland** Royalties Gold | 9 | ✓ | 0.70 | | ✓ | 250 | | | see [7] | | 10.6 | 108 | 131 | ★ |
| **Yorkshire Bank** Principal | see [25] | ✓ | 4.85 | | | | | | | | 8.3 | 96 | 113 | ★ |

## NOTES

All the accounts in the table offer full current account facilities. These include a chequebook, access to a nationwide branch or cash machine network, standing orders, debit card, direct debits and an overdraft facility. None of the accounts requires a minimum balance to be held in the account or a minimum annual income above £25,000.

Best Buys in the table are highlighted in **red**.

### Account details

We show the **monthly fee** (if any) payable even when the account is in credit. The next column shows whether the **balance** displayed on the bank's own cash machines is up-to-the-minute **(real-time)**. The **annual equivalent rate (AER)** of interest you receive on credit balances of £1,000 is shown in per cent. A ✓ indicates whether the institution offers a **full internet** or **telephone** service.

### Authorised overdrafts

The **limit** you can reach in your overdraft before you're charged **interest** is shown. Where there is no entry, you'll start paying interest as soon as you go overdrawn. We show the **limit** you can reach in your overdraft before paying **fees**. Where there's no entry here, you'll only pay when you go into the red if there's an arrangement or monthly fee. The **transaction charge** is what you pay for each item when overdrawn. The amount you pay to **arrange** an overdraft facility is shown. This is normally a percentage of your authorised overdraft. Some institutions charge each year; with others, this is a one-off charge. We show where there is a set **fee** you pay for each **month** that your balance is overdrawn. The **annual interest rate** is the interest you pay on authorised overdrafts. Some accounts vary this according to your circumstances.

### Costs and rating

**Overdraft one** shows the annual cost of a £100 authorised overdraft for one week a quarter. **Overdraft two** shows the annual cost of a £500 authorised overdraft for two weeks a month. This is the overall **satisfaction** rating from our survey – see 'Our survey', opposite.

Information correct at 8 January 2001

**KEY**

★ ☆ ○ ◒ ●

best ⟷ worst

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# MEALS ON WHEELS

## If trolleys and queues try your patience, you could order online instead and have it delivered

Uncontrollable trolleys, long check-out queues and heavy shopping bags are just a few of the things people hate about going to the supermarket. However, as we discovered, the online equivalent can be equally frustrating.

Many of the people in our user trial found shopping over the internet equally time consuming. And items were often missing or substituted for something similar. Overall, 40 per cent of our users wouldn't recommend the online supermarket service they tried.

### E-SUPERMARKETS

At the moment, Asda, Iceland, Sainsbury's and Tesco offer web-based grocery shopping with home delivery. Iceland and Tesco cover at least 90 per cent of UK households, while Sainsbury's reaches just under half. However, Asda currently delivers to people only in Greater London. You can find out whether a supermarket delivers to your area by checking its website.

Waitrose launches an internet shopping service this spring, which builds on its existing workplace delivery scheme. Co-operative (CWS) stores deliver wine and whisky over the Grapes and Grains website.

> **'You're unlikely to receive your complete order'**

### WHAT'S IN STORE

All the online supermarkets sell a similar range of products to that available in their stores, including dairy items, fresh meat, fruit and vegetables, frozen food, alcohol, and cleaning products. Online grocery prices are the same as in-store ones, but you may have to pay for delivery. Supermarkets also give e-shoppers the same special offers and loyalty points as personal customers, though you'll need to visit the store to redeem your points.

### DELIVERING THE GOODS

Iceland delivers from 10am to 8pm, and Tesco from 8am to 10pm, but neither delivers on a Sunday. Sainsbury's delivers Monday to Saturday from 9am to 10pm and on Sunday between 10am and 6pm, while Asda delivers from 7am to 10pm every day except Sunday, when its first delivery is 10am. It's worth booking a few days ahead to guarantee the delivery time that you want, especially if you'd prefer an evening or weekend delivery.

Sainsbury's and Tesco have a £5 delivery charge, while Asda offers free delivery for orders over £99 (it's £3.50 if you spend less). There's no delivery charge with Iceland, though you must order at least £40-worth of groceries.

Sainsbury's has recently begun trials of its 'Homeport' service, whereby shoppers don't have to be at home to receive a delivery. It currently charges around £30 to install a secure box to the outside of your house (where your shopping can be left), and a small weekly fee for delivery.

### GROCERY GAMBLE

It's easy to make a mistake when you can't examine what you're buying – one user accidentally selected a trifle mix instead of a ready-made one, and another ended up with lasagne sheets rather than a lasagne.

Even when you get it right, you're unlikely to receive everything you ordered. Items that are out of stock either won't be delivered or will be replaced by something similar. Iceland and Tesco let shoppers say

(when placing an order) whether they'll accept substitutes, though all stores will take back items if you're not happy.

Shopping online won't necessarily be any faster than shopping in person. Almost a third of our users took over two hours to order just 35 items. The more often you place an order, the less time it's likely to take, but you may still have to contend with slow websites and the possibility that the site will crash.

Tesco and Asda also offer a CD-Rom version so shoppers can collate their order off-line to reduce phone costs.

## OUR USERS GO ONLINE

A panel of 25 volunteers made a total of 40 online shopping trips between them – ten to each of the four supermarkets. Each time, they ordered a set list of items, from fruit and vegetables to household products – all things that should have been readily available. They had all used the internet before, though none had tried the online supermarket they were testing.

We then asked the users to tell us what they thought of the process, from setting up an account, to making and receiving their order. They also told us what they thought about the quality of the food. See overleaf for our detailed comparison.

## OVERALL THOUGHTS

Unfortunately, none of the four services was good all round. Iceland's service was rated highly, but its range of products is more limited than the others'. Tesco's service was also well liked, though it was let down by its ordering process. The other two had different strengths, but, overall, were no better than average.

We've compiled a list of what our shoppers particularly liked and disliked about 'virtual' supermarkets, and taken on board the views of several regular users who wrote to us with their experiences.

### What they liked

It was easy to set up an account, and deliveries were generally on time. Also, most shoppers were impressed with the drivers' service. Most felt that the overall quality of their shopping was good, with few things arriving damaged or broken. However, the freshness of the fruit and vegetables was sometimes questionable.

Of the regular users we spoke to, Julie likes being able to shop with her feet up, and Raywin finds it useful to keep track of how much she's spending. Veronica mentioned that you could arrange for the delivery to go to someone else – an elderly relative, for example.

### Top gripes

Our shoppers' main grumble was with the time taken to order – 20 orders took over an hour and a half to complete, largely because the shoppers had problems finding items and the sites were slow and crashed fairly regularly. However, Jill, a regular Tesco shopper, reckons she can do her weekly shop in just half an hour using the CD-Rom.

The panel thought that around a fifth of the substitute items they were sent were unacceptable. For example, one person received 12 white rolls instead of eight wholemeal ones. Also, most of our shoppers were sent items with imminent 'use by' or 'best before' dates – you can't choose products with the furthest date.

## STEP-BY-STEP GUIDE TO INTERNET SHOPPING

### 1 LOG ON AND REGISTER

To make an order with the four services we tested, you first have to register and set up an account. This should be fairly quick and straightforward to do.

### 2 GROCERY SEARCH

Searching by product type or name can be harder than it sounds. 'When looking for washing powder, the words "washing", "powder", and "detergent" weren't recognised. What else could I try?', said one bemused shopper using Asda's site. Alternatively, you can use on-screen 'virtual' aisles and shelves to find what you want. However, it's not always obvious where to look.

Repeat shoppers can choose to work from a list of their 'favourite' items or from their last order, rather than having to start from scratch. Sainsbury's and Tesco in-store customers can also use their loyalty card details to show them what they have previously bought in-store.

### 3 FILL YOUR BASKET

Simply click on what you want to add to your on-screen basket. You can keep an eye on what you've bought and how much you've spent. With the Tesco and Iceland services, you can also say whether you're prepared to receive any substitutes.

### 4 ARRANGE FOR DELIVERY

Choose from a range of two-hour delivery slots throughout the day. Deliveries can be booked for the next day, and between one week and four weeks ahead, depending on the supermarket.

All the services offer e-mail and phone help facilities in case you get stuck, or want to change your order or delivery slot.

### 5 PAY AND RECEIVE

There's no cash on delivery, only electronic payment – Switch or Visa, for example. You're given an estimated bill until your order is put together to take into account things like price changes, out of stock items, and substitutes.

The cost of any items you reject will be credited back to your credit or debit card, or deducted from your next online shop. When the delivery van arrives, the driver should give you a receipt. It's worth checking this carefully while the driver's there, to make sure you pay for only the items you receive.

## ASDA

Four of the ten shoppers had problems logging on, although, once shopping, the site rarely crashed. Overall, Asda shoppers spent the least time online (normally less than two hours), though seven struggled to find everything – most came across products that were out of stock.

Shoppers could usually book an evening or weekend delivery slot within two days, although four of the orders arrived early. Only one driver made the effort to point out any missing or substituted items, and two shoppers weren't even given a receipt.

Two Asda shoppers received exactly what they'd ordered, seven deliveries were short of up to three items, and one order had the right number of items but included substitutes. Asda was the least likely to substitute anything it couldn't deliver. The quality of the groceries was good overall, and few items needed to be consumed immediately. But there was still some stale bread, a pack of tomatoes with mould growth, and a few squashed and already ripe bananas and strawberries.

| | |
|---|---|
| Ease of ordering | ○ |
| Availability of peak-time delivery | ☆ |
| Accuracy of order | ○ |
| Food quality | ○ |
| Users' overall verdict | ○ |

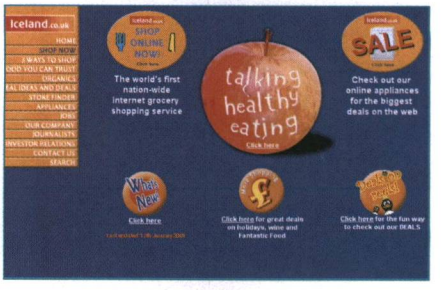
## ICELAND

Only one shopper had a problem finding items. However, three had problems logging on in the first place, and nobody could order everything they wanted – largely because not all Iceland stores stock the whole range shown online.

Shoppers were offered a good choice of delivery slots, and five could even get a next day, peak period delivery if they wanted. Most deliveries arrived on time, although two were slightly late. One came over two hours early, but the driver rang beforehand to check that this would be acceptable. The drivers' overall service was good, but a couple of shoppers weren't given a receipt and four weren't told about any missing or substituted items. Only one volunteer received everything she ordered, but that was still one more than Sainsbury's or Tesco managed.

Two shoppers were sent quiches that needed to be eaten within a day or two, and one person complained that they received bananas that were out of date the next day, poor quality mushrooms and squashed rolls.

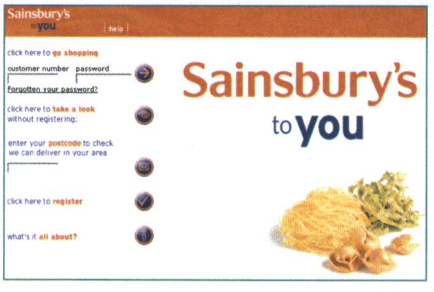
| | |
|---|---|
| Ease of ordering | ☆ |
| Availability of peak-time delivery | ☆ |
| Accuracy of order | ○ |
| Food quality | ○ |
| Users' overall verdict | ☆ |



KEY

★ ☆ ○ ◒ ●

best ← → worst



## SAINSBURY'S

This site was the most likely to crash – half our users found that the connection failed on at least five occasions. Also, six shoppers had difficulties finding everything they wanted, and it was difficult to get a nearby peak period delivery (two users had to wait four days or more).

Orders were generally delivered on time and the delivery drivers' service was good. It was the only supermarket that gave all our shoppers a receipt, and most drivers pointed out missing or substituted items – just as well considering the number of alternatives sent. Some of the substitute items were considered unacceptable – different flavoured desserts, for example, and frozen items instead of fresh. One shopper was even sent an apple crumble and a blackcurrant pie to replace the apple and blackberry crumble ordered.

Three shoppers received either fresh meat or a chilled ready meal that needed to be eaten within a day or two. Sainsbury's shoppers were also the least satisfied with the quality of the fruit and vegetables, and some bread rolls were stale.

| | |
|---|---|
| Ease of ordering | ○ |
| Availability of peak-time delivery | ○ |
| Accuracy of order | ☆ |
| Food quality | ◒ |
| Users' overall verdict | ○ |

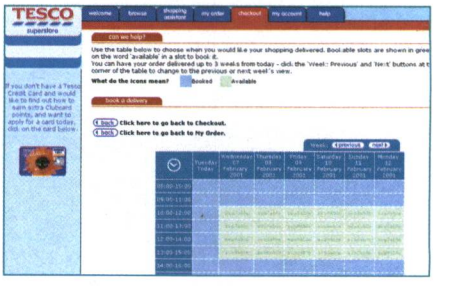
## TESCO

Setting up an account with Tesco was more difficult than with the rest, and a couple of shoppers had problems giving their payment details. Our Tesco shoppers struggled the most to place their order – nine of the ten shoppers said it was hard to find items, and seven had to use the help facilities. And to top it all, eight had problems with the site crashing. Four of the shoppers took over two hours to complete their order.

However, it was the easiest to find a nearby peak period delivery slot and most received their delivery on time. Its drivers were rated very highly, with most remembering to give the shoppers a receipt. In addition, they generally pointed out any missing or substituted items before they left. Unfortunately, only two shoppers were sent the number of items they ordered, and everyone received at least two substitutes.

The quality of the food was particularly good, although one shopper still complained that 'two of the satsumas were a bit iffy and the bananas were smaller than I'd have chosen'.

| | |
|---|---|
| Ease of ordering | ◒ |
| Availability of peak-time delivery | ☆ |
| Accuracy of order | ○ |
| Food quality | ☆ |
| Users' overall verdict | ☆ |



# HOT REDS FROM CHILE

**Chilean red wine has a reputation for good value. But we found there's a price tag attached**

Chilean wines hit our shores like a storm at the end of the twentieth century. The rise in their popularity was meteoric. In 1989, we imported fewer than 200,000 12-bottle cases; by 1999, that figure had gone up to 4.3 million, and final figures for 2000 look set to see another increase. But Chile faces stiff competition, particularly from other New World countries. We set out to see whether red wines from Chile really do shine through.

## THE CHILE FACTOR

Consumers and experts alike often describe Chile's wines as good value, fruity in style, and easy to drink. Its best reds have also received critical praise, picking up many awards. Cabernet Sauvignon (best known as a grape variety grown in Bordeaux) has been planted with great success, as has Merlot, another Bordeaux grape, with which it is sometimes blended. Other internationally well-known black grapes grown in Chile's vineyards include Syrah and Pinot Noir. Our selection reflected this variety.

## WHAT WE DID

We asked the major supermarkets and high-street off-licence chains to recommend from their lists two Chilean reds costing less than £7. We then selected 25. The wines came from the 1995 to 2000 vintages or were non-vintage, and prices ranged from £3.99 to £6.99. We gave these wines to a panel of six experts who regularly taste wine on a professional basis. They sampled the wines with the labels covered, and each gave a score for every wine tasted.

## WHAT WE FOUND

The panellists awarded a relatively high set of marks in comparison with other *Which?* tastings. They found three Best Buys and were able to recommend more than half the wines on test (15 of the 25 scored above average). The Cabernet Sauvignons were especially impressive, with nine of the 13 receiving a ☆ or ★. The panel criticised a few 'simple', or 'unripe' wines, but overall the group showed 'a real variety of styles'. 'In general, the consumer is getting a better wine than from other New World sources,' said one taster, and another agreed they were 'better than a selection of South African and probably Australian wines priced at £5 to £6'. But almost all our top-scoring wines cost at least £5.49 – so the message from this tasting is clear: if you want a better Chilean red, you'll need to pay £5 and up to get it.

**KEY**
★ best
☆
○
◒
● worst

**BEST BUY**

Three wines stood out from the rest. Top of the tasting was **Santa Rita Merlot Reserva 1999** (Majestic Wine Warehouses and Oddbins, **£6.49**). It was typically described as having a 'very deep colour, with a lovely rich, minty, vanilla aroma and a good full flavour.' (When buying from Majestic, you have to fill a case of 12 bottles, though they don't all have to be the same wine.)

Runner-up was **Castillo de Molina Cabernet Sauvignon Reserva 1998** (Asda, Morrisons, and selected branches of Safeway, **£5.99**). Our tasters were impressed with its 'big, rich, oaky' style with 'lots of concentration'.

**Caliterra Syrah 1999** (Tesco, **£5.49**) was our third choice. The panel praised it for its blackcurranty fruitiness, soft tannins, and for its full flavour.

All our Best Buys scored ★ and would be delicious served with red meat stews, steaks or lamb chops, pasta with rich sauces, and mature hard cheeses.

## HOW THE OTHER WINES FARED, IN ORDER OF MERIT

**4** Caliterra Cabernet Sauvignon Reserva 1998 (Wine Rack (First Quench Retailing – see 'Contacts', p59), £6.99) ☆
**5** Casas del Bosque Cabernet Sauvignon 1999 (Asda, £6.49) ☆
**6** Isla Negra Cabernet Sauvignon 1999 (Oddbins, Waitrose, £5.49; also First Quench Retailing and Tesco £4.99) ☆
**7** Mapocho Cabernet Sauvignon Reserva 1995 (Morrisons, £6.99) ☆
**8** Gracia Cabernet Sauvignon Reserva Especial 'Pasajero' 1999 (Co-op [CWS], Oddbins, £5.99) ☆
**9** Dallas-Conté Merlot 1998 (Oddbins, £6.99) ☆
**10** Casa Leona Merlot Reserve 1999 (Marks & Spencer, £6.50) ☆
**11** Sierra Los Andes Merlot Cabernet 1999 (Marks & Spencer, £5.50) ☆
**12** Vistasur Cabernet Sauvignon 1999 (Majestic, £4.49) ☆
**13** Carmen Cabernet Sauvignon 1998 (Wine Cellar (Parisa Group – see 'Contacts', p59), £5.99; also Oddbins, Unwins, £5.69) ☆
**=14** Cono Sur Cabernet Sauvignon Reserve 1998 (Oddbins, Somerfield, £6.49; Safeway, £4.99) ☆
**=14** Somerfield Chilean Merlot Viña Morandé 1999 (£4.49) ☆
**16** Mont Gras Quatro 1998 (Wine Cellar (Parisa Group), £6.99; also Tesco, £5.99) ○
**17** Tesco Chilean Cabernet Sauvignon Reserve 1999 (£4.99) ○
**18** Co-op Chilean Cabernet Sauvignon NV (CWS, £3.99) ○
**19** Casa Donoso Cabernet Sauvignon 1998 (Unwins, £5.99) ○
**=20** Casa Donoso Merlot 1999 (Unwins, £5.99) ○
**=20** La Palmeria Cabernet Sauvignon/Merlot 1999 (Victoria Wine (First Quench Retailing), £4.49) ○
**22** Errazuriz Merlot El Descanso Estate 1999 (Oddbins, Tesco, Waitrose, £5.99) ○
**23** Gracia Cabernet Sauvignon 'Celebrado' 1999 (Budgens, Morrisons £4.49) ◒
**24** Cono Sur Pinot Noir 2000 (Oddbins, £5.49) ●
**Not rated (both samples faulty)**
Antu Mapu Merlot 1998 (Budgens, £4.99)

PHOTOGRAPHY: JONNY THOMPSON

## We've put the kettle on – well, ten cordless jug kettles actually – to help you choose which to buy

We buy more kettles than any other small appliances – more than five million each year. That's a new one for every household in the UK every four years or so. We're as likely to buy one for a fresh look, or for new features, as we are to replace a worn out one.

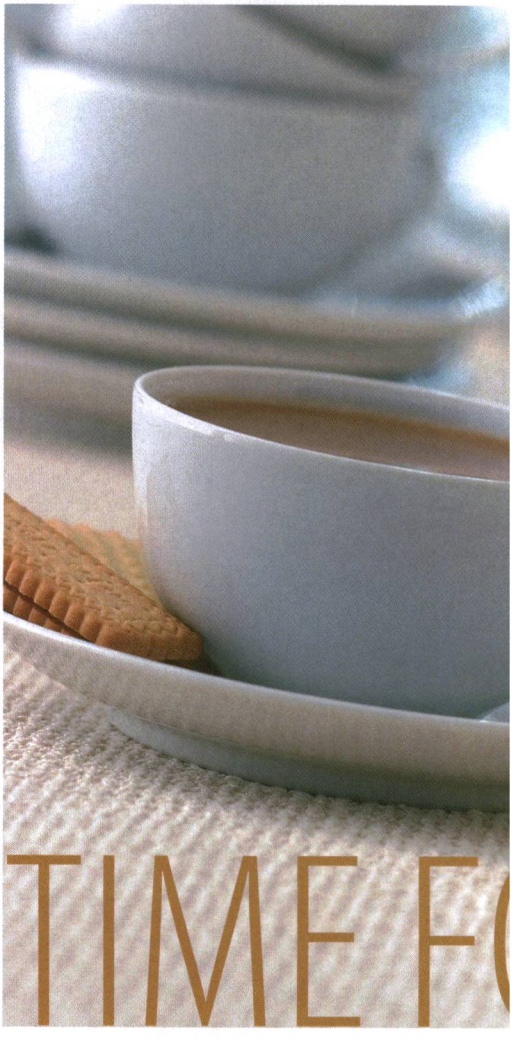
We've taken a look at what the latest cordless jug kettles have to offer.

Features once found only on the most expensive kettles – concealed elements, for instance – are now more widely available.

Concealed elements are hidden beneath a metal base inside the kettle. The smooth flat surface is intended to reduce the build-up of scale in hard-water areas. Most kettles can boil up to 1.5 or 1.7 litres (around three pints) of water and will also work with as little as a cup or two of water, which can save time and electricity. Most have gauges or windows which allow you to see the water level.

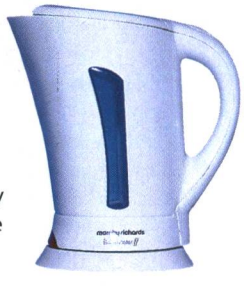
Mesh filters, made of metal or plastic, and often placed in the spout, prevent any loose scale inside the kettle ending up in your drink. But their fine mesh can slow down the speed at which you can fill and pour out the boiled water.

Power bases automatically connect the power to the kettle when it's placed on top. All those here can be placed on the circular base – with a special socket and plug in the centre – any way around.




BEST BUY

### MORPHY RICHARDS FILTERMASTER II 43704 £22



Although it was the cheapest kettle we looked at, the Morphy Richards was also one of the best to use.

The large spout allowed it to be filled easily from the tap with no splashing (but if you do want to open the lid, it takes some force).

The on/off switch at the top of the handle is light to use. The broad handle is comfortable and easy to grip. A criticism is that the indicator light could be brighter.

It is also available in blue, green, cream and yellow, and sold by Argos and Powerhouse.

**Capacity** 1.4 litres (max), 300ml (min)
**Boils** 1 litre in 3 min 25 sec
**Ease of handling** ☆
**Filling/pouring** ☆
**Controls** ○
**Handle** ☆

### ROWENTA COSMOS KE 403 £35

This Best Buy is one of the more expensive kettles. The Rowenta's funnel-shaped spout makes filling quick and easy. The lid can be opened by pulling on a handle, but this can be a little awkward. The water level is easy to see through its large clear oval windows either side.

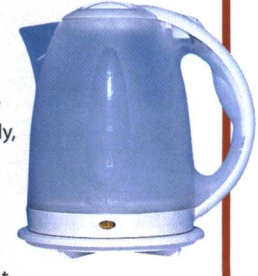
The on/off switch on top of the handle is a good size and very easy to use. The indicator light can be readily seen from either side.

The handle is comfortable (but may be slightly small for anyone with large hands).

It is also available in black, and is sold in John Lewis stores.

**Capacity** 1.5 litres (max), 500ml (min marked)
**Boils** 1 litre in 3 min 0 sec
**Ease of handling** ☆
**Filling/pouring** ☆
**Controls** ★
**Handle** ☆

### RUSSELL HOBBS KRYSTAL 3069 £25



The water level can be seen clearly through the Krystal's translucent body, and it is easy to fill through the spout.

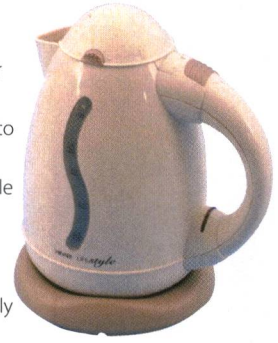
The well-designed handle has a raised section on the inside that makes it secure and comfortable to hold. The on/off switch – on top of the handle – is easy to use. However, the indicator light is small and only visible from one side and could be a particular niggle for left-handed people. And a pinch-action lock makes the lid fiddly to remove, especially for people without a strong grip.

It is available from Comet and Currys.

**Capacity** 1.8 litres (max), 500ml (min)
**Boils** 1 litre in 3 min 20 sec
**Ease of handling** ☆
**Filling/pouring** ☆
**Controls** ○
**Handle** ★

PHOTOGRAPHY JAMES DUNCAN, JONNY THOMPSON

## HINARI LIFESTYLE J390CC £25



This kettle wobbles slightly on its base when you turn it on or off, although it's not hazardous. It's easiest to fill through the spout, because the lid is a little awkward to open – possibly a problem if you have a weak grip.

The handle is slightly uncomfortable and slippery, and the on/off switch isn't easy to operate.

**Capacity** 1.8 litres (max), 500ml (min)
**Boils** 1 litre in 3 min 20 sec
**Ease of handling** ○
**Filling/pouring** ○
**Controls** ○
**Handle** ○

## PHILIPS HD 4660 £40

This kettle has a bell that 'pings' when the water has boiled.

It's a relatively heavy and poorly balanced kettle, but easy to fill through the spout. The on/off switch is easy to use. The indicator light isn't always bright enough to be seen.

This kettle is also available in a matt finish.

**Capacity** 1.5 litres (max), 100ml (min)
**Boils** 1 litre in 2 min 55 sec
**Ease of handling** ◒
**Filling/pouring** ☆
**Controls** ○
**Handle** ○

## KENWOOD SJ350 £40

This metal kettle has no external gauges, so you need to remove the lid to see the water level, and to fill. Opening the lid is a two-handed job. Even then, the gauge inside isn't that clear.

The handle is too narrow and slippery and you have to grip it tightly. However, the on/off switch is very clear and convenient to use.

**Capacity** 1.7 litres (max), 200ml (min)
**Boils** 1 litre in 3 min 20 sec
**Ease of handling** ○
**Filling/pouring** ◒
**Controls** ☆
**Handle** ◒

## PRIMA CLEAR BOIL PGK100C £35

It's easy to see the water level through this kettle's glass body. But its small spout means that it's difficult to fill without splashing. It's the only one we looked at without a filter.

The small on/off switch is not very convenient, and the indicator light is visible only from one side.

It is also available in white.

**Capacity** 1.7 litres (max), 300ml (min)
**Boils** 1 litre in 3 min 30 sec
**Ease of handling** ○
**Filling/pouring** ◒
**Controls** ○
**Handle** ○

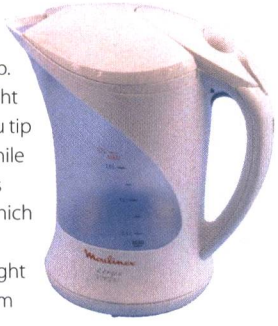
## HADEN FRS150 £38

You can't see from the outside how much water is in this metal-bodied kettle – and the gauge inside isn't very easy to see. Its lid is opened by a small lever, which you have to hold down while filling. The handle is slightly slippery and awkwardly shaped – so you need a tight grip.

It is also available in vanilla and white.

**Capacity** 1.5 litres (max), 300ml (min)
**Boils** 1 litre in 3 min 10 sec
**Ease of handling** ○
**Filling/pouring** ◒
**Controls** ○
**Handle** ○

## MOULINEX LIRYS FASTBOIL ADP249 £30



This kettle's large spout allows it to be filled easily from the tap. The lid opens with a light push on a button. If you tip the kettle too much while pouring, water escapes from around the lid (which doesn't shut very tightly). The indicator light can't be seen easily from the side.

It is also available in yellow and apricot.

**Capacity** 1.7 litres (max), 300ml (min)
**Boils** 1 litre in 2 min 25 sec
**Ease of handling** ☆
**Filling/pouring** ☆
**Controls** ☆
**Handle** ☆

## TEFAL VITESSE 78471 £33

This is worth considering if boiling a kettle quickly is important to you: it takes less than two and a half minutes to boil a litre of water.

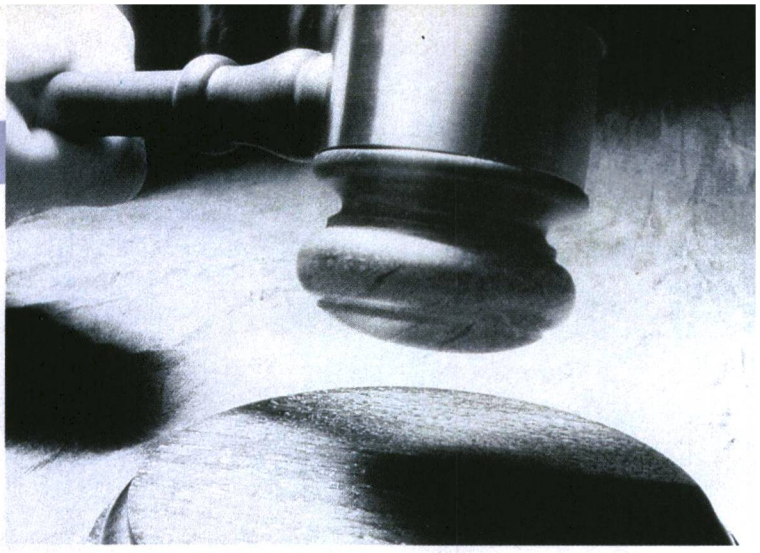
Its large spout allows it to be filled without splashing. Some steam escapes from around the lid when it is boiling. The on/off switches are easy to use.

It's also available in green and blue.

**Capacity** 1.7 litres (max), 500ml (min)
**Boils** 1 litre in 2 min 20 sec
**Ease of handling** ☆
**Filling/pouring** ☆
**Controls** ☆
**Handle** ☆

KEY
★ ☆ ○ ◒ ●
best ← → worst

# GOING, GOING, GONE



**With a bit of know-how, you could snap up all manner of bargains under the hammer at an auction. Follow our guide to successful bidding**

Buying at auction can be both exciting and rewarding. You can pick up second-hand goods, such as art, furniture or electrical goods at a fraction of shop prices, and you're likely to come across interesting items that you'd never find in the shops.

If you've never been to an auction before, our guide will familiarise you with auction procedures, and give you the information you need to bid with confidence.

*Computing Which?* published a report on online auctions in its January issue. If you'd like a free copy of the article, call 0645 123 580 and quote code CWOA31.

## JARGON BUSTER

**HAMMER PRICE** The price agreed between the auctioneer and the successful bidder. This agreement is sealed by the fall of the auctioneer's hammer.

**ESTIMATE PRICE** On some items the auctioneer will give you a rough estimate of the price the item is expected to fetch.

**RESERVE PRICE** A minimum price set by the seller which is usually kept confidential until the bidding is over. If the reserve isn't reached during bidding, the item will either be removed from sale or the vendors will be contacted to see whether they'll accept the lower price.

**LOT** An article or set of articles for sale.

**INCREMENTS** The amount by which the auctioneer advances the bidding.

**PADDLE** A piece of card, wood or paper with your bidding number on it. If your auction house operates this kind of system, you should raise your paddle to make a bid.

**BUYER'S PREMIUM** A commission often added to the hammer price which can vary from 10 to 20 per cent. VAT of 17.5 per cent is sometimes added to this premium.

## BEFORE YOU BID

### 1 AUCTION HOUSES

As well as the famous national chains like Sotheby's, Philips, Bonhams and Christies, there are literally hundreds of regional and local auction houses scattered around the country. These sell a wide variety of second-hand goods from antique furniture and fine art to general household items. Whether you're looking for electrical goods, old stamp collections, furniture or jewellery, your local auction house could have something for you.

### 2 CHOOSING AN AUCTION

Ask around for recommendations for good auction houses. Alternatively, look under 'Auctioneers and valuers' in *Yellow Pages*, or scan the classifieds in your local paper or in specialist magazines, such as the *Antiques Trade Gazette*.

Auction houses affiliated to a recognised trade body, such as RICS, SOFAA and NAVA, will have been vetted, and have agreed to bide by their codes of good practice.

### 3 SALE INFORMATION

Find out what the auction is selling before you go. Most produce a catalogue listing the lots for sale, with a brief description of each item and, in some cases, an estimate price. If the auction house has a website, you might be able to view its catalogue online.

### 4 KNOW WHAT YOU'RE BUYING

It's best to do a bit of background research before you go to an auction. If you're planning to buy furniture, for example, look round some second-hand shops first to get a rough idea of the retail value of the sort of furniture you want. Don't pay more than this at the auction. If you're after antiques but don't know much about them, there are a number of books, such as *Miller's Antiques and Collectables: The facts at your fingertips*, which explain how to identify originals and make a sensible guess at their worth. Your local library may stock some of these books.

### 5 VIEWING

Auction houses usually hold a viewing of the lots, either hours or days before the sale. This is usually the only chance you get to inspect the goods before bidding for them. Look carefully for any defects and don't be afraid to ask any questions – a good auction house should be happy to answer them.

PHOTOGRAPHY JOHN TRENHOLM, TELEGRAPH COLOUR LIBRARY THANKS TO ROSEBERY'S AUCTIONEERS

# YOUR RIGHTS

## 1 PROBLEMS WITH GOODS

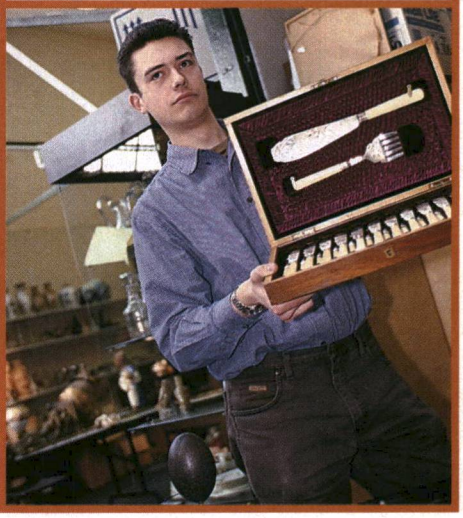
If things go wrong with goods you've bought from an auction, your claim is with the previous owner who put them up for sale. Legally, auctioneers can refuse to take responsibility since their job is to sell goods on behalf of the owner. But good auctioneers should try to help you out if you have problems. If you discover that items described as original turn out to be fake, or that they're stolen, the auctioneer may have to take some responsibility. Also, you should inform the police as a crime may have been committed.

## 2 BUYER BEWARE

Auctions can be the riskiest way of buying goods. Your usual legal rights – that goods must fit their description, be of satisfactory quality and fit for their purpose – can be excluded completely by the auctioneer's small print. Check the auction's terms and conditions, which may be displayed in a notice or in its catalogue. So long as these are reasonable and fairly easy to see and read, they may take away all your normal rights to buying goods. So, if you buy something that falls apart when you get it home, you probably will not have any right to compensation. Make sure that you examine items you're interested in carefully at the viewing and approach the auctioneer with any queries you have.

## 3 GOING ONCE...

Once the hammer has fallen, you are legally obliged to pay for any items you've successfully bid for. If you pull out of this agreement, auctioneers are within their rights to bring proceedings against you. If you've genuinely made a mistake, the auctioneers might, at their discretion, sell the item to the next highest bidder or re-auction it.



# TOP TIPS MAKING A BID

- Before you bid, read the terms and conditions of the auction house and inspect the goods on offer. Also, make sure you understand the bidding procedure and etiquette of the auction house you are visiting.
- **Arrive early and find a good position in the room so that you can see what's going on and be seen easily by the auctioneer.**
- At some auction houses you have to register before you can start bidding. This involves giving your details to reception in exchange for a bidding number which is displayed on a bidding paddle. You might have to leave a deposit, which is refundable if you don't buy anything.
- **Once the auction begins it can be easy to get carried away and end up bidding more than you can afford. Write down the lot numbers that you are interested in before the bidding starts and bid only for them. Set yourself a price limit for each lot and stick to it. A good tip is to set your limit just above a round number – for example, £103. This way, if a rival bidder has set a limit of £100, that extra £3 could secure your bid.**
- Be aware that the final price you pay will probably be higher than your actual bid. Many auction houses add a buyer's premium to the hammer price – typically between 10 and 20 per cent. Some also add 17.5 per cent VAT.
- **Bidding usually goes up in steady amounts. This could be anything from £3 increments to £50 ones or more, depending on the value of the item. Auctioneers set the bidding increments at their discretion and it is general practice to bid accordingly.**
- Auction speeds can easily exceed 100 lots per hour, but don't be put off. Auctioneers want to make a sale so it's in their best interest to make themselves understood. If you find it difficult to keep track, check the auction catalogue. This should list the order of lots. Staff usually identify each item before the bidding starts.
- **Bid clearly by raising your hand, catalogue or bidding paddle. Make eye contact with the auctioneer, and ensure that he acknowledges your bid. Despite popular belief, it's virtually impossible to bid accidentally by scratching your nose, for example. It's more likely that you'll have trouble getting the auctioneer to notice your bid. If the auctioneer doesn't notice your frantic waving, don't be afraid to shout out your bid.**

- Before the final bid is accepted, the price will be repeated several times to give others the chance of placing a higher bid. If you've bid by mistake, now is the time to speak up – once the hammer falls, the item is yours.
- **You normally pay for your lot at reception during or after the auction. Some auction houses take credit cards or cheques with a guarantee card. Smaller auction houses might accept only cash. Make sure you get a receipt. You can then collect your lot. Bear in mind that having your goods delivered or stored after the auction will probably cost extra, too.**
- If you can't make it to the auction, some auction houses allow you to fill in a form giving the maximum price you're willing to bid for a particular lot. You might even be able to bid by telephone, or employ an agent to bid for you. Ask the auction house about these services.

Sushi's good for you – but is it safe? Read what our food expert has to say about this and your other questions on food issues

# ASK THE EXPERTS

*Food expert Amanda Bristow, a senior researcher in the services research group, answers questions on healthy eating and food safety*

## Iffy sushi

**I've heard that sushi is among the healthiest cuisine. However, a vet on a TV cookery programme said he'd never eat raw fish because of the parasites which could lurk in it. Who's right?**
Nigel Pearson
**Hertford**

**A** You both are. Sushi (usually strips of raw fish, cooked rice and seaweed) is indeed a healthy choice as part of a balanced diet. It's low in fat and a good source of protein. But eating fish raw carries more risks than eating it cooked. Like all living organisms, fish have parasites and bacteria which are normally destroyed by thorough cooking.

To minimise the risk, sushi often contains frozen seafood. Freezing fish below a certain temperature and keeping it frozen for a period of time kills any parasites that might be present (domestic freezers may not be cold enough to kill parasites).

## Added colour

**How can I spot food additives such as colourings in non-food products such as toothpaste, mouthwashes and medicines?**
Ian Lakey
**Thatcham**

**A** Most toothpastes and mouthwashes are regulated as cosmetic products and must provide a list of ingredients on the label. Colours are shown by their colour index (CI) followed by five numbers.

Licensed medicines must by law declare preservatives, sweeteners and six colourings – they're shown by an E number. The E number must be given on the label, and the number plus the chemical name must appear in any leaflet (if there's no leaflet, both must be shown on the packaging).

## Spreading the risk

**Do the new spreads that claim to reduce cholesterol work?**
Roland Attwood
**Fareham, Herts**

**A** Spreads such as Benecol and Flora pro.activ contain an added ingredient (either a plant sterol or plant stanol ester) that occurs naturally in our diet in small amounts. This ingredient can reduce the amount of cholesterol absorbed into the blood stream from the gut.

For its June 2000 issue, *Health Which?* asked two experts to assess the scientific evidence that Benecol can reduce cholesterol. They concluded that it did support the claim (they didn't look at Flora pro.activ, but this makes a similar claim to Benecol).

You need to eat the spreads in sufficient amounts (two to three 12g servings for Benecol), on a daily basis, and as part of a healthy, balanced diet, in order to maintain lower cholesterol levels. Children under five and women who are pregnant or breastfeeding should check with a doctor before using them.

## The fish debate

**We're told that the omega-3 oils in oily fish are important for a balanced diet, but following recent reports in the media about fish farms and contaminants in fish, I'm concerned about eating it. Is oily fish safe, and are there any alternatives?**
Phillip Dupuy
**London SE3**

**A** Food Standards Agency advice is that adults should eat one portion of oily fish (130g) a week because, it says, the health benefits of oily fish (including salmon) outweigh any potential risks from dioxins or PCBs.

Non-fish sources of omega-3 oils include linseed, rapeseed or soya oils, and walnuts or green leafy vegetables. Some foods have extra omega-3 oils added, but check the label as these may come from fish too.

It's sensible not to take fish oil supplements (including cod liver oil) if you already eat oily fish, as there's some evidence that they too can be contaminated, though more research is needed in this area.

For more information, go to www.foodstandards.gov.uk.

### GET IN TOUCH

Our experts are now looking for questions on **stocks and shares**, **complementary therapies** and **DIY**. You can send your questions or comments for publication by post or fax to 'Letters page' at our Hertford address, p58, or by e-mail to **experts@which.net**. Which? Online subscribers can also contact us via one of our forum groups. We give **£15**-worth of Which? Books vouchers to the sender of our star letter; senders of all other letters printed receive **£10** in vouchers. We may edit letters, or use only an extract. Our experts will answer only questions that we publish.

ILLUSTRATION SIMON ROGERS

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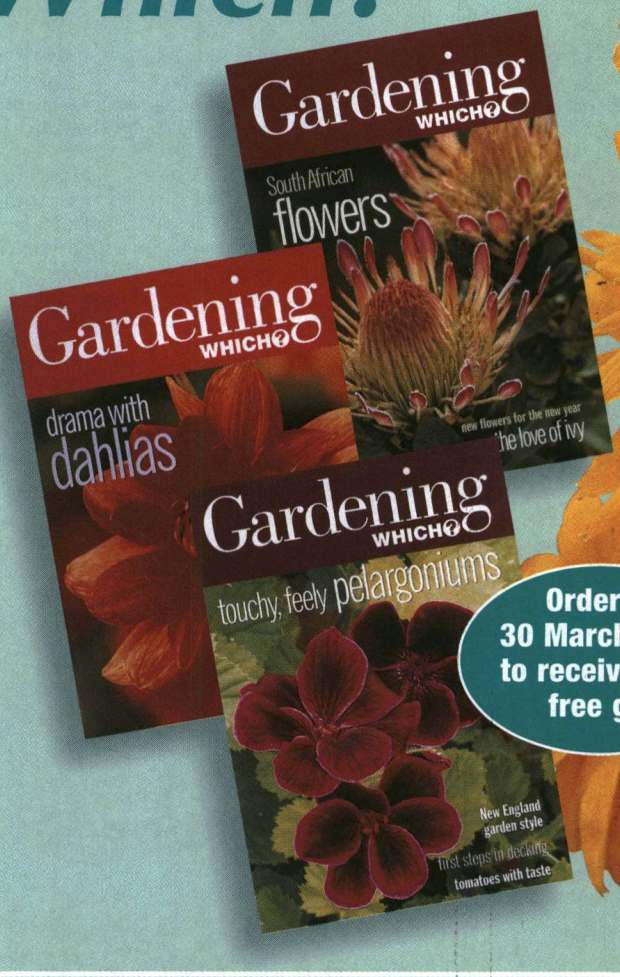


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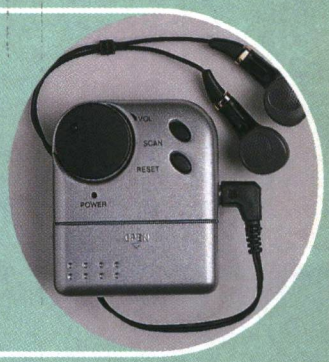


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*Offer ends 30 March 2001.

# savingsmonitor

Use this page to find a Best Buy for your savings

## SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – either until the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

| | | Interest rate (%)[1] | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | How account is run | £100 | £1,000 | £5,000 | £10,000 | Min initial deposit (£) | Notice (days) | Cash card |
| **Easy-access accounts** | | | | | | | | |
| **Abbey National** eSaver | internet | | | 6.85[2] | 6.85[2] | 2,000 | | ✓ |
| **Chelsea BS** Call-Direct Issue 2 | post/tel | | | 6.30[3] | 6.30[3] | 2,500 | | ✓ |
| **Chesham BS** Save Direct (2nd) | postal | | | 6.20 | 6.20 | 2,500 | | |
| **Coventry BS** CallSave Instant | phone | | | 6.05 | 6.05 | 5,000 | | ✓ |
| **Egg** Internet Only | internet | 6.30 | 6.30 | 6.30 | 6.30 | 1 | | |
| **First-E** Savings | internet | 6.17 | 6.17 | 6.17 | 6.17 | 1 | | |
| **Halifax** Web Saver | internet | 6.35 | 6.35 | 6.35 | 6.35 | 1 | | |
| **Nationwide BS** e-Savings[4] | internet | 6.70 | 6.70 | 6.70 | 6.70 | 1 | | ✓ |
| **Newcastle BS** Net Savings | internet | | 6.10 | 6.10 | 6.60 | 1,000 | | |
| **Scottish Widows** Instant Transfer | post/tel | 6.25[5] | 6.25[5] | 6.25[5] | 6.30[5] | 100 | | |
| **Wesleyan Savings** Wealthsaver Direct | post/tel | | 5.75 | 6.00 | 6.25 | 1,000 | | |
| **Notice accounts** | | | | | | | | |
| **Alliance & Leicester** PhoneSave 75 | phone | | | 5.85 | 6.30 | 2,500 | 75 | |
| **Dunfermline BS** Bank Rate Plus 2 | postal | | | 6.43 | 6.43 | 2,500 | 60 | |
| **Northern Rock** Direct Tracker 90 | post/tel | 6.00 | 6.00 | 6.25 | 6.30 | 1 | 90 | |
| **Safeway** Postal Notice | postal | | | | 6.90[6] | 10,000 | 60 | |
| **Scottish Widows Bank** 60 Day | post/tel | 6.30[5] | 6.30[5] | 6.30[5] | 6.45[5] | 1 | 60 | |

1 Rate before tax 2 Includes a bonus of 1 per cent payable for first six months 3 Includes a bonus of 0.25 per cent payable for first year 4 All transactions via FlexAccount 5 Includes a 0.5 per cent introductory bonus payable for six months 6 Includes a bonus of 1 per cent payable until 1 April 2001

**All rates correct at 6 February 2001**

## MINI CASH ISAS

All our Best Buy mini cash Isas are nationally available and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

| | | Interest rate (%) | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Cat standard | £0-£499 | £499-£999 | £1,000-£2,999 | £3,000+ | Minimum initial deposit (£) | Notice (days) | Accepts transfers |
| **Barclays** | ✓ | 5.75 | 5.75 | 6.25 | 6.75 | 10 | | ✓ |
| **C&G** | | 6.75 | 6.75 | 6.75 | 6.75 | 100 | | ✓ |
| **Coventry BS** | ✓ | 6.60 | 6.60 | 6.60 | 6.60 | 1 | | ✓ |
| **Dunfermline BS** | | | 6.00 | 6.25 | 6.75 | 500 | | ✓ |
| **First Direct** | ✓ | 6.85 | 6.85 | 6.85 | 6.85 | 1 | | ✓ |
| **Furness BS** | | | | 6.80 | 6.80 | 1,000 | 90 | |
| **Holmesdale BS** | | | 5.35 | 5.35 | 6.75 | 500 | 60 | |
| **HSBC** | ✓ | 5.00 | 5.50 | 5.50 | 6.75 | 1 | | ✓ |
| **Monmouthshire BS** | ✓ | 6.75 | 6.75 | 6.75 | 6.75 | 1 | | ✓ |
| **Nationwide BS** | ✓ | 6.55 | 6.55 | 6.55 | 6.55 | 1 | | ✓ |
| **Nottingham BS** | | | 6.55 | 6.55 | 6.55 | 500 | | |
| **Smile**[1] | ✓ | 7.25 | 7.25 | 7.25 | 7.25 | 1 | | ✓ |
| **Teachers BS** | | | | 6.80 | 6.80 | 1,000 | | ✓ |
| **Tipton & Coseley BS** | ✓ | 6.75 | 6.75 | 6.75 | 6.75 | 1 | 7 | ✓ |

1 Account must be opened via internet

**All rates correct at 6 February 2001**

## REGULAR SAVINGS

We list all the regular savings accounts that are nationally available. Our Best Buys (shown in **red**) pay better rates than those on comparable notice accounts. But when choosing our Best Buys we also consider flexibility – whether the accounts allow any missed deposits or withdrawals, say. Choose an account for the amount closest to your level of savings.

We show the annual interest rate before tax (including bonuses) on balances of £100, £1,000 and £2,500. Most accounts pay the same rate, however much you save.

We give the minimum and maximum payments you can make each month. (Unless footnoted, the amount you need to open an account is the same as the minimum monthly payment.) We show how many times a year you can miss deposits, how many withdrawals you can make without losing the interest bonus, and whether you can make extra payments in addition to your regular monthly account. Term is how long the account runs for (where there is no entry, it means there is no set term).

| | Interest rates (%) | | | Deposits (£) | | Conditions | | | |
|---|---|---|---|---|---|---|---|---|---|
| | £100 | £1,000 | £2,500 | Min payment | Max payment | Miss deposits | Withdrawals | Extra payments | Term (years) |
| **Bath BS** | 6.50 | 6.50 | 6.50 | 10 | 200 | 0 | 0 | | 3 |
| **Beverley BS** | 7.00 | 7.00 | 7.00 | 10 | 150 | 0 | 0 | | 5 |
| **Birmingham Midshires** | 6.95 | 6.95 | 6.95 | 20 | 1,000 | 0 | 0 | | |
| **Bradford & Bingley BS** | 6.60 | 6.60 | 6.60 | 10 | 100 | 0 | 0 | | 3 |
| **Britannia BS** | 6.50 | 6.50 | 6.50 | 20 | 500 | 0 | 1 | | |
| **Cheshire BS** | 6.20 | 6.20 | 6.20 | 10 | 250 | 0 | 2 | | |
| **Chorley & District BS** | 6.75 | 6.75 | 6.75 | 20 | 250 | 0 | 0 | | |
| **Coventry BS** | 7.00 | 7.00 | 7.00 | 10 | 250 | 2 | 0 | | 3 |
| **Derbyshire BS** | 6.30 | 6.30 | 6.30 | 20 | 250 | 1 | 1 | | |
| **Furness BS** | 6.95 | 6.95 | 6.95 | 10 | 100 | 2 | 0 | | 5 |
| **Halifax** | 7.00 | 7.00 | 7.00 | 5 | 500 | 1 | 1 | | |
| **Hanley Economic BS** | 6.50 | 6.50 | 6.50 | 25 | 1,000 | 2 | 1 | | |
| **Monmouthshire BS** | 7.05 | 7.05 | 7.05 | 20 | 1,000 | 0 | 0 | | |
| **Nationwide BS** | 6.65 | 6.65 | 6.65 | 20[1] | 1,000 | 1 | 0 | ✓ | |
| **West Bromwich BS** | 6.25 | 6.25 | 6.25 | 40 | 2,000 | 2 | 2 | | |
| **Yorkshire BS** | 6.40 | 6.40 | 6.40 | 10 | 100 | 0 | 0 | | 3 |

1 You can open account with £1

**All rates correct at 6 February 2001**

# quickindex

Our quick index covers the main features in the September 2000 to the February 2001 issues, and any corrections on these topics. For the articles in this month's issue, see the contents list on p3. **KEY** + Corrections


**A**

Airlines/air travel:
- budget: booking flights Sep 22
- risks to health Feb 8

Answering machines Oct 46
Appliances: faulty:
- shops' responsibility Feb 6

**B**

Banks:
- current accounts Oct 35
- savings accounts: interest rates Feb 10
- student accounts Sep 44
  +Nov 58

Batteries Nov 30
Beer: bottle-conditioned Oct 20
Borrowing *see* Loans
Building societies:
- current accounts Oct 35

**C**

Camcorders Nov 20
Cameras: compact: zoom Dec 32
Campaigns: local: running Feb 48
Cancer screening Feb 36
Car insurance: claims Nov 52
Carbon monoxide detectors Nov 28
Carpet cleaners Feb 18
Cars:
- fast-fit centres Jan 10
- new models: owners' views Dec 24
- reliability Sep 36
- safety Feb 22
- security Oct 42
- superminis: crash tests Oct 22

Chocolates: luxury Dec 30
Christmas trees Dec 26
City Financial Partners:
- mis-selling Oct 7

Clinics: walk-in centres Jan 7
  +Mar 58
Coffee makers Dec 42
Computers: home: choosing Oct 51
- reliability Nov 34
- upgrading Sep 52

Credit Reference Agencies (CRAs) Sep 9
Current accounts Oct 35

**D**

Debts: tackling problems Oct 50
Deep-fat fryers Jan 42
Dishwashers Jan 22
Drills: cordless Feb 26

**E**

Endowments: mis-selling Jan 46

**F**

Fairtrade foods Nov 25
Fast-fit centres Jan 10
Finances: low inflation and Feb 44
- for retirement at 50 Oct 38

Financial advisers: mis-selling Oct 7
Financial complaints: advice Jan 50
Fitness: makeover Feb 52
Fitness centres Jan 38
Fleeces Oct 24
Food poisoning Sep 6
Fridge-freezers Oct 30
  +Dec 58
Fuel bills: reducing Oct 14
  +Feb 58

**G**

Garages: fast-fit centres Jan 10
Gardening: autumn jobs Sep 48
Green lifestyle: tips Dec 46

**H**

Hangover cures Dec 36
Health insurance: PMI:
- choosing and using Sep 26

Hi-fi: separates Sep 30
  +Dec 58
Holiday brochures Dec 6

**I**

Inflation: low: finances and Feb 44
Internet: shopping: deliveries Nov 6
  +Dec 58
- therapy sites Sep 38
- websites: improving Jan 52

Investments: strategy Jan 26

**L**

Life insurance Nov 38
Loans: Best Buys Dec 38

**M**

Medicine cabinet: stocking Nov 50
Microwave ovens Nov 43
Mortgages:
- endowment mis-selling Jan 46

**N**

NHS: walk-in centres Jan 7
  +Mar 58

**O**

Offshore savings Jan 36

**P**

Pensions: Serps blunder Nov 42

**R**

Retirement: at 50:
- planning finances Oct 38
  +Mar 58

**S**

Savings: offshore Jan 36
- strategy Jan 26

Savings accounts: interest rates Feb 10
Scanners Sep 42
Screwdrivers: cordless Dec 28
Security: in home: experts' tips Jan 18
Serps: death benefits Nov 42
Shavers: electric Nov 47
Shopping:
- online: delivery of goods Nov 6
  +Dec 58
- price promises Dec 9

Speakers Sep 35
Stores: price promises Dec 9
Students: bank accounts Sep 44
  +Nov 58
Supermarkets/stores Jan 30

**T**

Telephone services:
- companies compared Sep 20
  +Oct 58

Telephones (handsets):
- cordless Jan 32
  +Feb 58
  +Mar 58
- mobile:
  - buying advice Nov 9
  - Wap Feb 30

Television: digital Dec 16
Television/VCRs Feb 40
Therapists Sep 38
Toothbrushes: electric Oct 34
Tumble driers: condenser Sep 16

**V**

Voicemail Oct 46

**W**

Whisky Dec 22
Wines: Italian red Sep 25



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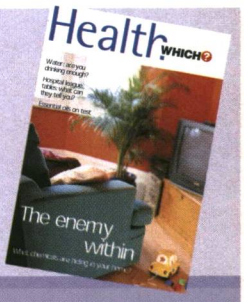
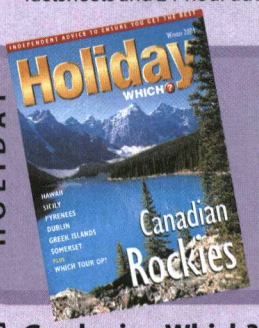



HOLIDAY




## Holiday Which?

This best-selling magazine is published four times a year, and will help you to make every holiday a success. Superb destination reports that tell it like it is, plus free miniguides on every destination covered.

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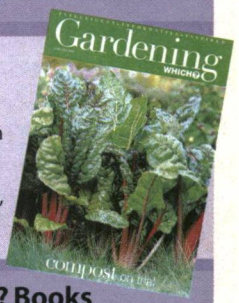
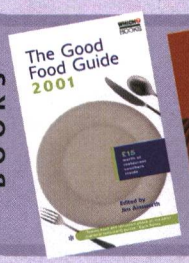
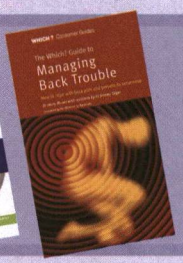
Inspiration and practical advice for everyone who loves gardens and gardening. Published ten times a year, you also get access to soil analysis and border-design services, 24-hour advice lines, free factsheets and much more.




BOOKS

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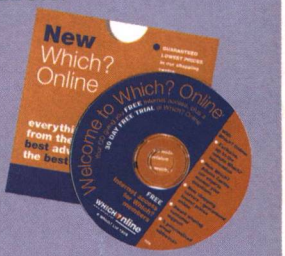


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Our factsheets are free to *Which?* members, and are also available online. If you don't have access to our website, and want to know whether we have a factsheet on a particular topic, ring **0645 123 580**.

**New this month**

**Online auctions** A copy of the *Computing Which?* article published in January (CWOA31).

## WHO WE ARE

*Which?* is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

**CA's Council of Management** Brian Yates **(Chairman)**; Ruth Gee, John Rimington CB **(Deputy Chairmen)**; Susan Baker, Anthony Burton OBE, Neville Duncan, Margaret Ginman, Tanya Heasman, Harriet Kimbell MBE, Michael Levy, Leif Mills CBE, Michael Moore CBE, Gary Waller, Phillip Whitehead MEP, James Woodward-Nutt, Professor Steve Woolgar, Christopher Zealley

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UK ISSN 0043-4841

**Printing** St Ives (Caerphilly) Ltd

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**E-mail** which@which.net
**Fax** 020 7770 7485
**Web site** www.which.net/which
**Outside the UK** +44 1992 822800

Please include your *Which?* membership number and a daytime phone number.

## CLARIFICATION

**NHS walk-in centres, January 2001, p7**
We wish to make it clear that the practices (and the people in them) shown in the photos on p7 to p9 of our article are not associated with the walk-in centres we surveyed.

## CORRECTIONS

**Retiring at 50, October 2000, p39**
The telephone number for the Retirement Pensions Forecast Unit is 0191 218 7585.

**Cordless phones, January 2001, p32**
The vtech Mirage A100 can in fact 'page' the handset from the base.

**Washing machines, August 2000, p36**
The LG WD-1243H has an immediate door release.

## www.which.net

### Check out our website

**www.which.net/which**

Check out our website for extra information. There are links to dozens of websites relevant to each issue. You'll find all our current factsheets online, and this month the *Which?* experts go online to answer questions on **laptop computers** (see p36). E-mail us your questions from the website. And tell us what you think about *Which?* – use the online form to give us your views.

## SHOPPING OPTIONS

We've negotiated a great deal for *Which?* members on electrical goods, cameras and camcorders. Value Direct and Unbeatable are two companies which sell only over the phone and internet. Value Direct sells a wide range of electrical goods from dishwashers to TVs, and Unbeatable offers cameras, camcorders and binoculars. We aim to ensure that their prices for *Which?* members are the lowest around by constantly price checking against those on offer from other internet and high-street retailers.

**Value direct** 01295 755015
wol.value-direct.co.uk

**Unbeatable** 01293 433833
www.unbeatable.co.uk/which

## Help wanted

**Please send replies to our Hertford address (see 'Contact us' above) or e-mail us at helpwanted@which.net, quoting the department shown below.**

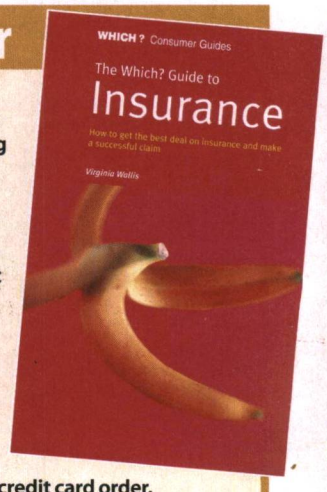
**HOUSE INSURANCE**
We'd like to hear about your experiences of buying house insurance. Did you stay with your current lender, or get quotes from direct companies and brokers? How easy did you find the process, and how did the quotes compare? If you'd be willing to feature as a case study for our article (this will mean having your name and photo published), please send details to Dept BH.

**SWITCHING BANKS – VOLUNTEERS WANTED**
Do you have two or more of these financial products with the same bank: current account, loan, savings, credit card? Do you feel you may be able to get a better deal elsewhere? For our article we'd like you to arrange to switch these products to another bank. In return we'll offer you free advice as to the best banks to switch to. To take part, you must be willing to have your name, photo and some financial details featured in the magazine. Dept BH.

**NEW CARS – MORE DRIVERS WANTED**
We still need more drivers to take part in our survey. If you (or someone you know) own or regularly drive one of the following new cars, please write to Dept AS: Audi A2; new-shape Ford Mondeo (from October 2000); new-shape Honda Civic (from January 2001); Lexus RX300; new-shape Mercedes C-class (from September 2000); Nissan Almera Tino (from August 2000); Renault Scenic RX4 (from June 2000); Seat Leon; new-shape Toyota Previa (from July 2000); Vauxhall Agila; new-shape Vauxhall Corsa (from October 2000); Volvo S60; new-shape VW Beetle (from January 2000).

**HEALTH CARE IN EUROPE**
Have you ever come up against problems when trying to get healthcare in Europe, using form E111? We'd like to hear from you, particularly if you are willing to be featured as a case study. Please send details to Dept LE.

## book offer




**Cut the cost of your insurance bills, and pick up useful tips on making an effective claim, by using *The Which? Guide to Insurance*. As well as covering all kinds of policy, the book looks at life insurance as an investment, personal pension plans and annuities. Normally £10.99, we're offering it for only £8.99 (post and packing free) until 31 March. To place your credit card order, ring 0800 252 100 quoting code INS (WB0301).**

# contacts

**ALL CHANGE** (p12)
Bookplace @ 08000 921554
Chicken Run computer game c/o Eidos @ 0121 356 0831 (technical support line)
Halifax Paramount 0800 028 1188
Hire Association of Europe @ 0121 380 4600
Home Allergy Test c/o Clinical Diagnostic Chemicals Ltd @ 01492 573900
HomeChoice @ 0800 092 4444
Icstis @ 0800 500212
Napa DAV310 @ www.amaxhk.com
Nike @ 0800 056 1640

**CHILEAN REDS** (p49)
Asda @ 0500 100055
First Quench Retailing @ (Bottoms Up, Thresher, Wine Shop, Victoria Wine, Wine Rack) 01707 387200
Majestic @ 01923 298200
Marks & Spencer @ 020 7268 1234
WM Morrison @ 01924 870000
Parisa Group @ (Booze Buster, Right Choice, Wine Cellar) 0800 838251
Oddbins @ 020 8944 4400
Safeway @ 01622 712987
Tesco @ 0800 505555
Unwins @ 01322 272711

**CURRENT ACCOUNTS** (p44)
**Best Buys**
Abbey National @ 0800 731 7774
Alliance & Leicester @ 0500 959595
Bank of Scotland @ 0500 313111
First Direct @ 0800 242424
HSBC @ 0800 130130
Nationwide BS @ 08457 302010
The Royal Bank of Scotland @ 0808 100 3081
Yorkshire Bank @ local branch

**HANDLING COMPLAINTS** (p6)
**Banks/building societies**
Financial Ombudsman Service 020 7964 1000
**Phone**
Oftel @ 0845 714 5000
**Postal**
Consumer Council for Postal Services (CCPS) 0845 601 3205
**Transport – bus**
Bus Appeals Body c/o NFBU
PO Box 320 Portsmouth
If you live in London write to: London Regional Passengers' Committee
Clement's House
14-18 Gresham St
London EC2V 7PR
For N Ireland, write to: General Consumer Council for Northern Ireland
Elizabeth House
116 Holywood Rd
Belfast
BT4 1NY
**Transport – rail**
Contact your local rail passenger committee – try the phone book, or ring Rail Passengers Council 020 7505 9090 for the number
**Utilities**
Energywatch @
For complaints about electricity: 0845 601 3131
For complaints about gas: 0845 906 0708
Ofwat (water) See under 'Office of Water Services' in phone book (contact local customer service committee)
**Other useful contacts**
For complaints about mis-selling or dangerous goods, contact your local authority trading standards department – under 'Local authority' in phone book

**KETTLES** (p50)
Haden 0161 947 3111
Hinari 020 8787 3111
Kenwood @ 023 9239 2333
Morphy Richards @ 08450 777700
Moulinex @ 08457 231072
Philips @ 0345 585083
Prima @ 0113 251 1500
Rowenta @ 0845 602 1454
Russell Hobbs 0161 947 3111
Tefal @ 0845 602 1454

**LAPTOPS** (p36)
Acer @ 0870 900 2237
Apple @ 0800 783 4846
Dell @ 0870 9074000
Fujitsu Siemens @ 01344 475555
Hewlett Packard @ 0870 241 3625
Pico @ 0870 729 6199
Sony @ 08705 424424
Time @ 0800 072 1601
Tiny @ 0800 783 4575
Toshiba @ 01932 828828

**NATURAL REMEDIES** (p30)
Medicines Control Agency (MCA) @ 020 7273 0000
National Institute of Medical Herbalists 01392 426022 @
NHS Direct @ 0845 4647

**ONLINE SECURITY** (p41)
Abta @ www.abta.com
Amazon.com @ www.amazon.com
Barclays @ www.barclays.co.uk
Beenz @ www.beenz.com
BT @ www.bt.co.uk
Data Protection Registrar @ www.dataprotection.gov.uk
DMA @ www.dma.org.uk
FIPR @ www.fipr.org
Halifax @ www.halifax-online.co.uk
Loot @ www.loot.com
OFT @ www.oft.gov.uk/html/shopping
Powergen @ www.powergen.co.uk
Splash Plastic @ www.splashplastic.com
Streets Online @ www.streetsonline.co.uk
TrustUK @ www.trustuk.co.uk
Which? Web Trader @ www.which.net/webtrader
World Online @ www.worldonline-jalda.co.uk

**ONLINE SUPERMARKETS** (p46)
Asda @ www.asda.co.uk
CWS @ www.grapeandgrain.co.uk
Iceland @ W www.iceland.co.uk
Sainsbury's @ www.sainsbury.co.uk
Tesco @ www.tesco.com
Waitrose @ www.waitrose.com

**SAVINGS MONITOR** (p56)
**Savings accounts**
Abbey National @ www.abbeynational.co.uk
Alliance & Leicester @ 0845 964 5660
Chelsea BS @ 0845 744 6622
Chesham BS @ 08000 186214
Coventry BS @ 0845 766 5522
Dunfermline BS @ 0845 601 3066
Egg @ www.egg.com
First-E @ www.first-e.com
Halifax @ www.halifax.co.uk
Nationwide BS @ www.nationwide.co.uk
Newcastle BS @ www.newcastlenet.co.uk
Northern Rock @ 0845 600 6767
Safeway @ 0800 995995
Scottish Widows Bank @ 0845 845 0829
Wesleyan Savings Bank 0121 212 0899

**Mini cash Isas**
Barclays @ 0800 400100
C&G @ 0800 717505
Coventry BS @ 0845 766 5522
Dunfermline BS @ 0845 601 3066
First Direct @ 0800 242424
Furness BS @ 0800 220568
Holmesdale BS @ 01737 245716
HSBC @ 0800 520420
Monmouthshire BS 01633 844401
Nationwide BS @ 0500 302010
Nottingham BS @ 0115 948 1444
Smile @ www.smile.co.uk
Teachers BS @ 01202 843550
Tipton & Coseley BS @ 0121 557 2551
**Regular savings**
Bath BS @ 01225 423271
Beverley BS @ 01482 881510
Birmingham Midshires @ 0845 972 0721
Bradford & Bingley @ 0845 600 8885
Britannia BS @ 0800 132304
Cheshire BS @ 0800 243278
Chorley & District BS 01257 279373
Coventry BS @ 0845 766 5522
Derbyshire BS @ 0845 600 4005
Furness BS @ 0800 220568
Halifax @ 01422 333333
Hanley Economic BS @ 0800 838811
Monmouthshire BS 01633 844402
Nationwide BS @ 0500 302010
West Bromwich BS @ 0990 143668
Yorkshire BS @ 0845 120 0100

**STAKEHOLDER PENSIONS** (p21)
DSS @ (pension leaflets) 0845 731 3233
Financial Services Authority ('decision trees') @ 0845 606 1234
Occupational Pensions Advisory Service Stakeholder Helpline 0845 601 2923
**For registered schemes**
Occupational Pensions Regulatory Authority @ 01273 627600
**To find an IFA**
FSA Central Register (to check whether your adviser is qualified to advise on pensions, etc) @ 0845 606 1234
IFA Promotions @ 0117 971 1177

**STEP-BY-STEP GUIDE** (p52)
NAVA (National Association of Valuers and Auctioneers) @ 02476 230992
RICS (Royal institute of Chartered Surveyors) Antiques and Fine Art Faculty @ 020 7222 7000
SOFAA (Society of Fine Art Auctioneers) @ 01483 225891

**VCRS** (p24)
Bush @ 020 8787 3111
Goodmans 023 9239 1100
Hitachi @ 01628 643000
JVC @ 0870 330 5000
LG Electronics @ 0870 607 5544
Panasonic @ 08705 357357
Philips @ 020 8665 6350
Proline @ 0845 600 7002
Samsung @ 0800 521652
Sanyo @ 01923 246363
Sharp @ 0800 262958
Sony @ 08705 111999
Thomson @ 01732 520920
Toshiba @ 01276 62222

**WAP PHONES** (p16)
Alcatel @ 01784 882289
Ericsson @ 0990 237237
Motorola @ 0500 555555
Nokia @ 08700 555777
Panasonic @ 0870 535 7357
Siemens @ 0345 400700
Sony @ 0990 111999
Trium @ 01707 276100

**@ For dozens of links to useful web sites, go to: www.which.net/which**
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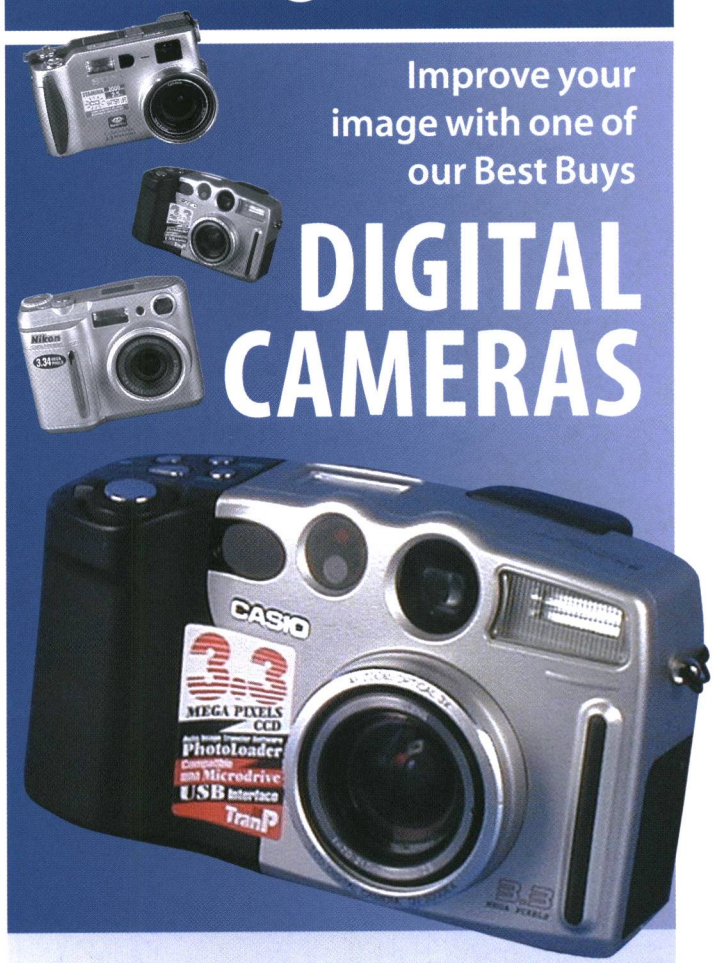
# WHICH? next month

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**PLUS** How to save on your tax bill – a 36-page guide

# briefcases

Two recent cases from our lawyers' files

## Extension tension

*Helen and Graham's extension caused no end of problems*

**When Helen and Graham Parry wanted an extension** built, they employed Gordon Lunt of G E Brickwork and Fireplaces Ltd, South Wirral, to do the work. He charged £9,290. However, not long after the extension was completed, Helen noticed a leak where the new and old roofs joined. She pointed this out to Mr Lunt and he repaired the fault. But a month later, water started to pour through the dining room ceiling. This time Helen asked her usual plumber to put the problem right. While he was doing the repair, he pointed out that the sealant that had been used in the shower tray and cubicle in the bathroom in the extension was unsuitable for the job. In addition, the roof had been fitted with old felt which had holes in it. Finally, because of the way the sand and cement used for the extension had been stored, the garage had flooded, resulting in damage to the drive.

Helen wrote to Mr Lunt to tell him about the defects in his work. He denied liability on the grounds that she should take it up with the subcontractors he'd employed to do the specific jobs.

At this point, Helen turned to Which? Legal Service. On our advice, she asked an independent surveyor to write a report on the work. This identified several problems with the extension. We then wrote to Mr Lunt asking him to pay £1,463 towards the cost of sorting out his shoddy work. He admitted limited liability for the plumbing and re-roofing, and agreed to pay £235. We told Mr Lunt that this wasn't enough and insisted that he paid the full £1,463. Mr Lunt refused, so we then advised Helen and Graham to start an action for breach of contract in the small claims court. However, before the case was heard, Mr Lunt offered Helen and Graham £1,236 as full and final settlement. They accepted.

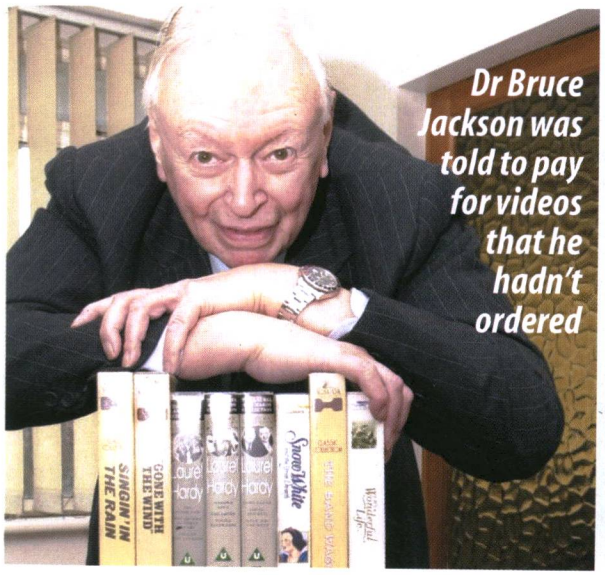
**● POINT OF LAW**

**A supplier of a service is usually liable for faulty work done by a subcontractor he employs to do the work on his behalf. The supplier is personally responsible, whether the work is done by the supplier himself, his employees or a subcontractor.**

PHOTOGRAPHY ROBIN BECKHAM, MIKE CHARITY

## Unsolicited videos lead to a fine mess

**Dr Bruce Jackson signed a contract with** Britannia Music Company Ltd to buy some Laurel and Hardy videos. The contract committed him to buying a minimum of six. Dr Jackson bought a total of 25 and then wrote to Britannia to cancel, enclosing a cheque for his final payment, which Britannia duly cashed. A month later, he received another video. He wrote to Britannia again to say he had already cancelled the contract. But then another video arrived, this time with an invoice for £38.95, which Dr Jackson didn't pay. Then he received a letter from a credit control agency demanding payment of the £38.95, plus an additional £5. At this point, he came to us.




*Dr Bruce Jackson was told to pay for videos that he hadn't ordered*

Luckily, he had kept the contract. We advised him to write to Britannia and to the credit control agency and tell them that their demands may have amounted to harassment under Section 40 of the Administration of Justice Act 1970. We also advised him to remind the companies that he had written to cancel the contract and so should never have received any more videos. As a result, Britannia told Dr Jackson he could keep the videos free of charge.

**● POINT OF LAW**

**Under the Administration of Justice Act, demands for money that you've already paid (or for goods you didn't order) may amount to harassment, which is a criminal offence.**

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for **existing Which? Legal Service members** is **01992 822 828.**